

APRIL 2, 1926

No. 1070

Price 8 Cents

FAME AND FORTUNE STORIES OF BOYS WEEKLY. WHO MAKE MONEY.

TIPS OFF THE TAPE;
OR, THE BOY WHO STARTLED WALL STREET.

By A SELF-MADE MAN.

AND OTHER STORIES



Presently a smoothly-shaven young man, carrying a small brass-bound case, came bounding down the stairs. As the girls turned to look at him they were startled by the sight of a hatless boy flying toward them through the air.

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FAME AND FORTUNE WEEKLY

Issued weekly—Subscription price, \$4.00 per year! Canada, \$4.50; Foreign, \$5.00. Harry E. Wolff, Publisher, Inc., 160 West 23d Street, New York, N. Y. Entered as Second-Class Matter, October 4, 1911, at the Post-Office at New York, N. Y., under the Act of March 3, 1879.

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NEW YORK, APRIL 2, 1926

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TIPS OFF THE TAPE

OR, THE BOY WHO STARTLED WALL STREET

By A SELF-MADE MAN

CHAPTER I.—Dismissed From School.

The door of Professor Harley's study on the ground floor of the Bayside Academy, "a select school for young gentlemen," was noiselessly opened and a handsome, chipper-looking lad of perhaps seventeen years entered the room, closing the door behind him.

The young visitor walked softly up to the desk beside the window where the dignified, pompous-looking principal of the institution sat in stern majesty studying some papers before him. The professor presently looked up with a deep frown on his countenance.

"You sent for me, sir," said the boy respectfully.

"I did," replied the professor severely. "Sit down."

The youth, as he obeyed the mandate, did not appear to be greatly overawed by the stern, almost menacing, attitude of the gray-headed gentleman who presided over the scholastic establishment.

"Fred Niles," began the professor in a harsh, uncompromising voice, "you are the worst boy in the school—absolutely the worst."

"I am sorry, sir," replied Fred, assuming an air of humility which the sparkle in his bright snappy brown eyes rather belied.

"You are sorry!" answered Professor Harley, satirically. "You are sorry!" he repeated with rising emphasis and a ring of anger in his tones. "You—"

He stopped suddenly and glared at the boy, who met his look respectfully but unflinchingly.

"I am simply shocked, appalled, at your last outrage," continued the principal.

"Outrage, sir?" answered Fred, with an air of apparent surprise.

"Yes, outrage!" thundered Professor Harley. "A species of vandalism that—that is absolutely without precedent in this academy. Absolutely without precedent. Do you hear me, sir?"

"Yes, sir."

"You are supposed to be a young gentleman. Your father is a well-known and highly-respected broker of Wall Street. Your connections are irreproachable. I saw to that before I accepted you as a student. The high standing of this academy requires that I should take no chances. That—"

"I beg your pardon, sir. In the interview you had with my father he told you that I had some difficulty at two or three other schools which I attended."

"H'm! Yes, I admit there were certain objections in your case which, in consideration of the fact that your father was my roommate at Yale, I foolishly glossed over, thinking that your previous follies were due to a super-abundance of animal life and not to a wild and reckless disposition. You were privately expelled from the Charlton Institute for heading a mutiny and inducing every student of the school to run away with you to an island in the middle of the lake, where you all went into camp and refused to return to your duties until the authorities had to be called in to bring you back. You were guilty on that count, I believe?"

"I admit it, sir; but it was really only a lark," replied Fred with the suspicion of a grin on his handsome features.

"A lark!" roared the professor, waxing wroth again. "It was—well, we won't discuss the matter. It has nothing to do with my school," with a strong accent on the "my." "Your second exploit, as I recall it, occurred at the Hurricane Academy. You nearly burned the school down by setting off fireworks in the lecture-room. I presume you plead guilty to that, also?"

"It was only a joke, sir. No real damage was done. Dr. Drew exaggerated the—"

"It was a very serious joke, and I find no fault with the doctor for requesting your father to remove you. This brings us down to the third and last school you attended before coming here. You wound up a series of escapades by blowing up the desk of the French tutor and throwing that gentleman into a fit, which brought your connection with that institution to an abrupt close."

"Yes, sir; but Monsieur Castaing had made himself unpopular by—"

"That will do. I don't care to listen to your excuses. I was weak enough in face of such a catalogue of enormities on your part to take you in here, thinking I could handle you. I did it because your father and I were once chums. Well, I am punished for permitting my heart to get the better of my judgment."

"I am sorry I have given you so much trouble. I will try to do better."

"Yes, you look sorry," replied the professor sardonically. "This isn't the first time you have told me that you were sorry for transgressing the rules of this school. I have done my best to curb your follies, but your latest practical joke has stretched my forbearance to the limit—to the limit, do you understand me?"

"Yes, sir," replied Fred meekly.

"I had prepared a fine lecture, and last evening had the subjects—the mummy, which I especially value; the skeleton, a particularly fine one, and the marble statues—which were to illustrate my theme, removed from the museum to the lecture-room that everything might be in readiness. This morning when I walked into the room, where the students were already assembled, I found the place in an uproar. The boys, instead of being sedately attentive in view of the treat I had in store for them, were making the room resound with their laughter and sarcastic remarks. And with good cause. Some one had desecrated the subjects during the night. The mummy appeared to be smoking a filthy clay pipe; the statue of Minerva was decorated with an old plug hat; Apollo Belvedere bore the flaming advertisement of a quack nostrum, while the skeleton was dressed in yellow trousers, and a live kitten was unable to extricate itself from between the ribs. When I recovered from the shock I did not have much trouble in recognizing the author of the outrage. I called you to my desk and asked you if you were guilty."

"I said I was," spoke up the boy.

"Exactly. You could not deny the crime, for the evidence of your misdirected talents was too clear to be mistaken. Not another boy in the academy would have dared to undertake such an act. Well, it was impossible under the circumstances for the lecture to take place, so I dismissed the students and requested you to report at my office. What have you to say why the sentence of dismissal should not be pronounced upon you?"

"Nothing, sir, if you have decided to send me home."

"You deserve to be publicly expelled."

"I hope you won't do that, sir."

"I said you deserve it," replied Professor Harley, sternly.

"Perhaps so, sir."

"You have made a laughing-stock of me before my scholars."

"I am sorry——"

"That's enough. I have heard enough of your sorrow. I have written a letter to your father telling him that, in view of your latest folly, it is impossible—quite out of the question—for me to keep you here any longer. You will, therefore, pack your trunk, and prepare to take the early morning train for New York. Do you understand?"

"Yes, sir."

"Very well. That is all. You may go," and Professor Harley turned to his desk.

"May I say something, sir?" asked Fred, respectfully.

"Say something!" cried the professor, wheeling around and facing the boy again. "I think it is unnecessary. However, I will listen to you."

"Since I am no longer a student of this academy I wish to say that I thank you for your kindness and efforts, for my father's sake, to make me imitate the virtues of my late companions. Whether

you believe me or not, I have honestly made some endeavor to smother my natural tendencies to practical joking, as you call it, but whenever the temptation presented itself I simply could not resist yielding to it. When a fellow is built the way I am it is like drawing teeth for him to act differently. I appreciate all you have done for me—I am grateful for the many indulgences I have experienced at your hands. Under the circumstances it is better I should go for the good of your school. I hope you will shake hands with me and say that you hold no hard feelings against me. If I can ever return your kindness it will give me great satisfaction to do so, for I feel that I am largely in your debt."

Professor Harley listened to Fred's speech in silence, and toward the end with an emotion that he endeavored to hide. In spite of the boy's wildness there was something about him that the professor always admired—his manliness, his generosity, and his aptness at his studies.

"He is a fine boy," Professor Harley had more than once remarked to his chief assistant. "A fine boy, and it's a great pity he cannot be controlled; but——"

"I am very sorry, Fred, that I cannot rescind my ultimatum," said the professor in reply to the boy's remarks.

"I have not asked you to," replied Fred proudly. "I deserve all that has come to me, and am not putting up any kick. My father told me this was my last chance to get an education. He said he put his last hope in you, Professor Harley. Well, it's failed, so let it go at that. I'm going to hoe my own roe after this, and see how I'll come out. Maybe I'll do better away from school. It doesn't take a college education to make a fellow a success in this world. Grit, energy and ambition are the things that count most in my opinion. I think I have a fair share of them. At any rate I'm going to see whether I have or not."

"Then you think of going to work?" said the professor.

"I do," replied Fred resolutely.

"I don't think your father will consent to such an arrangement. He told me that he intended to have you fitted for Yale after you completed another term here."

"I think my dismissal from this school will alter his mind. If he sent me to another school I'd be up against the same old story. He can't do better than cry quits and let me go to work."

"Well," said Professor Harley, "in more than one respect I am sorry to lose you, Fred. If it wasn't that I can place no dependence on your promise to do better I would give you another chance; but I am afraid you would soon be back at your old tricks again."

"I suppose so, sir. I'll go now and say good-by in the morning after breakfast. The train is due at our station at 9:10, I believe."

The professor nodded and Fred Niles retired from the office to go to his room and pack his trunk while the boys were employed in the last session of the day..

CHAPTER II.—The Burning Cottage.

Fred had finished packing and was placidly sitting at the door of the gymnasium when the boys were dismissed from the last classes. They came

trooping out into the playground as happy as a lot of clams at high tide. Among those who headed for the gymnasium was Dick Silver, Fred's boon companion.

"Hello, Fred," he said in his free-and-easy way, "how did you fix it up with the old mogul? I suppose he read you a star-chamber lecture and cut out your holidays for a month."

"He said a few things," replied Fred, "and among others told me to pack my trunk and take the 9:10 train in the morning home."

"Go on! You don't mean that," cried Dick, agast.

"My weakness for telling the truth compels me to say that I do mean it."

"Then he expelled you?"

"Well, that is what it amounts to, but he didn't put it so strong as that. He said he was sorry to part with me, but as I had made myself persona non grata, as our Latin tutor calls it, I'd have to make myself scarce."

"Gee! I'm sorry to hear it. And the whole school will be sorry to hear it, too. I don't know what we'll do without you. You put some life into the old place—kind of woke us up, you know. We've had high old times since you came here."

"They've been altogether too high to suit Professor Harley. You could hardly expect him to appreciate the delicate kind of fun I'm addicted to."

"Delicate is good," chuckled Silver. "I call it a rip-snorting brand of fun, the kind that we chaps relish from the ground floor up. And now it's over for good since you are going away. It's a shame that we've got to lose you. I think we ought to get up a petition—a kind of round robin—requesting Professor Harley to reconsider his ultimatum."

"No, you mustn't think of doing anything like that. Now that I'm out I'm out for good. I've made up my mind that school is no place for a boy of my original talents. I need a wider field of usefulness. Some place where the stern realities of life will crowd out the vaudeville propensities."

"And where do you expect to find such a field?"

"In Wall Street."

"In Wall Street!" repeated Dick Silver. "Among the brokers?"

"Yes."

"I've heard they are a pretty frolicsome set when the humor seizes them."

"I'm not thinking about the funny side of Wall Street, but the serious end."

"Then I suppose you mean to start in at your father's office and work your way up," said Dick.

"If he's willing to give me an opening I suppose it will suit me all right. If he isn't willing I'll get a job with some other broker."

"Oh, he wouldn't let you work for anybody else. But you told me that he intended sending you to Yale."

"I told you the truth; but what man proposes circumstances sometimes alter. I am ready to gamble on it that I never see the inside of Yale College."

"Wouldn't you like to go to a big college?"

"I'm not pining for the privilege."

"I should think you'd want to take advantage of the chance you have to do so. Look at the crowd of chaps who are working their way

through the colleges because they haven't rich fathers to boost them through."

"They have my sympathy. Why, they say the parks in all the big cities are filled in summer with college graduates who can't find their particular niche in the world. I'd rather spend the four years looking for my niche. I think I'd find it quicker that way than if I waited till I got my sheepskin."

"I guess your father will have something to say about what you will do."

"Probably; but his say will not necessarily be final."

The news soon flew over the grounds that Fred Niles had got his walking papers for monkeying with Professor Harley's art objects and other things intended to be introduced at the morning's lecture which didn't come off according to programme. As a result Fred was soon holding quite a levee. He had made himself by long odds the most popular boy in the academy, and the scholars were almost on the verge of mutiny over his dismissal. In fact, had he said the word he might have repeated his experiences at the Charlton Institute, for he would have found himself at the head of a large following. Fred, however, wouldn't think of doing such a thing as that on his own account, especially against Professor Harley, whom he really respected and thought a whole lot of, for his father's old chum had been uncommonly good to him, considering how he had abused his kindness.

The football practice was dispensed with that afternoon, the school gathering around Fred to give him their sympathy, and to express their indignation at his dismissal. Fred couldn't help feeling gratified by his public demonstration of good will on the part of his schoolmates. In fact, it was merely a repetition of similar ovations to which he had been treated at Charlton Institute, Hurricane Academy and the Lee Military School on the occasion of each dismissal. Evidently he was gifted with the personal magnetism of a born leader. Finally the bell rang for supper, and he took his accustomed place in the ranks and marched into the refectory with the others. After the meal there was half an hour for recreation, and the boys gathered around Fred again. When the study bell rang Fred went to the hall with the others, where he cleaned out his desk, bade the tutor in charge good-by, and retired to his room, which he shared in common with Dick Silver. Dick came in a few minutes after nine and found Fred in bed, but not asleep. They talked for nearly an hour, and then both fell asleep. Fred's slumber was disturbed by strange dreams, from one of which he suddenly woke up with a start. As he turned over to go to sleep again he saw a flickering glare of light shining in at his window.

"What's that?" he muttered, sitting up and looking.

It didn't seem natural to him, so he sprang out of bed and ran to the window. The moment he glanced through the panes he uttered a gasp of consternation. The upper story of a handsome Queen Anne cottage, facing on the road a hundred yards away, which was occupied by Professor Harley, his widowed sister and her two children, was on fire.

"Wake up, Dick, wake up!" he cried, rushing back to the bed. "The professor's house is on fire!"

"What's that?" asked Dick, starting up.

"The professor's house is on fire," repeated Fred, hustling on his clothes as fast as he could. "Get up. We must give the alarm."

The glare of the blaze increased rapidly. The boys never dressed so quickly in their lives before. Slapping his hat on his head, Fred rushed into and through the dormitory shouting "Fire! Fire!"

In a few moments the dormitory rooms were in a state of confusion. Fred kept on to the rooms occupied by the tutors and soon roused them, too. Then, followed by Dick, he rushed into and across the playground toward the burning building. Apparently the occupants of the cottage had not yet become aware of the peril that menaced them. The boys dashed over the lawn and began banging on the front door and pulling the bell like mad. This uproar on their part produced the desired effect. The professor occupied the corner room on the second floor. The noise aroused him and he got out of bed. At the same moment he smelled a strong odor of smoke. He hurried to a window and threw it open.

He was about to ask the cause of the disturbance when the glare of the fire above attracted him and he looked up. One glance was enough to startle and thrill him. Not only did he realize that the upper part of the cottage was in flames, but he thought of his little niece and nephew, who slept in one of the rooms on that floor. Without stopping to dress he put on his slippers, ran out of the room and found the wide hall thick with smoke that was pouring down from upstairs. He staggered through it, pounded on his sister's door till he heard her answer his call, and then he essayed the staircase. It was a futile effort. Before he got halfway up he fell, overcome by the smoke. His sister, also alive to the peril of her children, rushed into the landing and was driven back by the smoke.

She persevered in frantic haste, but she, too, dropped unconscious on the stairs. At that moment Fred shinnied up one of the posts to the roof of the veranda, and seeing the window of the professor's room open, sprang into the house. Seeing that Professor Harley was not in bed, he made through the door into the landing. The first object he saw was the indistinct outline of the professor's sister in her white night robe lying on the stairs. Though half choked by the smoke, he reached her, and while raising her in his arms he saw a man's bare leg further up.

"It's Professor Harley," he breathed. "I must save him, too!"

He bore the lady across the landing into the professor's room and laid her on the bed. Dick was coming in at the window himself.

"Rush downstairs and open the front door, Dick, then come back," he gasped.

Silver hastened to obey him. Drawing in whiffs of the cold night air until he had freed his lungs of the smoke, Fred returned to the spot where the unconscious professor lay, and by a great effort succeeded in dragging him back into his room and laying him on the floor. Fred knew that the professor's little niece and nephew slept on the upper floor. He readily surmised that Professor Harley and the children's mother had been overcome by smoke trying to save them.

"They are up there," muttered Fred to himself. "They must be saved, but how? It seems an im-

possible feat for anyone to make headway up the stairs. The smoke is stifling even on the landing. What can be done?"

Dick, accompanied by one of the half-dressed tutors, came running up the stairs. The playground was swarming with the pupils and the other two tutors. They were not looking at the fire, but getting the hand-engine out of this house, running it to a hydrant on the grounds and attaching two lines of hose to the machine. The boys had their regular fire-drill twice a week, and their efficiency when it came to the test was fine.

"The children are upstairs," said Fred to the tutor and Dick. "We must save them somehow. The professor and Mrs. Morgan tried to do it, but were knocked out on the stairs by the smoke, and I dragged them into this room."

Neither the tutor nor Dick dared attempt the stairs. It seemed to be the only way to reach the children, and the would-be rescuers were at a standstill. The case was so desperate that Fred determined to make the attempt. He grabbed a towel, soaked it in the professor's water pitcher, rushed on the landing, wrapped it around his face and head, and dashed up the staircase at full speed.

"He's lost!" exclaimed the tutor, as the boy disappeared in the smoky maze upstairs.

CHAPTER III.—Fred Ends His School Career.

Fred reached the upper landing and groped his way to the door of the room where he knew the two children slept. It was shut. Turning the knob, he entered, closing the door quickly behind him. The room was hazy with smoke, but the fire had not yet eaten its way in, though that was only a matter of a few minutes. Fred threw up both the windows to let the smoke out, and then he saw the unconscious forms of the children, each lying in their own little bed. He brought them and laid them across the window sill with their heads out, then he shouted to the boys below who were bringing up the hose.

"Get a clothesline, somebody, tie a stone to one end and throw it up to me!" he said.

He was understood, and one of the boys was sent for a long clothesline. By the time the lad returned with the line two streams of water were turned on the fire, but were not particularly effective from the ground. The line was tied to a stone and one of the most accurate throwers was called on to throw the stone through the unoccupied window. He succeeded on the first trial. Fred then lowered the little girl into ready arms below. Pulling up the end of the line, he lowered the little boy next.

"Now, then, tie one of the nozzles to the line, and I'll pull it up here and turn it on the blaze where it will do the most good," said Fred.

The boys below who were holding that particular hose carried out his instructions, and he soon had the hose nozzle in his hands, and was playing on the fire where it had broken through into the room. A stream of water on the burning floor itself was worth half a dozen on the ground, and Fred soon began to make headway against the flames. By this time the fire engine from the village, not far away, came on the scene with its hose carriage, and began to get ready for busi-

ness. In the front of the cottage, where the fire was burning briskly, the boys got the hose on the roof of the veranda, and then with the aid of a short ladder got close up to the flames. The village hook-and-ladder company now came dashing up.

They soon had an extension ladder up to the third-story window where Fred was busy with the hose. Two boys rushed up to assist him. The village firemen now carried one of their hose up to the burning floor, and with four streams playing on the blaze it was soon under control. Professor Harley and his sister had been carried into the school building, where a physician was working over the children. They recovered in time to see the little ones show signs of returning animation. They were both overjoyed to find the children practically safe, and when they learned that Fred Niles had not only saved the children himself, by reaching the third floor through a cloud of smoke, but that he had saved them also from being suffocated on the stairs, their gratitude to the boy, who but a little while before had been dismissed from the school, was boundless. In the meantime the school fire brigade worked like Trojans side by side with the village firemen to put out the fire, and their efforts were rewarded with success. When the flames were reduced to blackened and smoldering beams and girders Fred climbed down the ladder to the ground and asked about the children, the professor and his sister.

"They're all right now, Fred," said Dick; "but if it hadn't been for you I don't know where they would be by this time."

Fred looked something of a wreck. His clothes were water-soaked and covered with particles of burned wood, while his face and hands were begrimed with smoke and dirt. In this condition he was summoned before Professor Harley and his sister.

"My dear boy," said the professor, "Mrs. Morgan and I are under the deepest obligations to you for saving our lives and the lives of the children. We never can adequately express our gratitude to you, but we will endeavor to do so in as fitting a manner as we can. You have this night proved yourself a real hero, and I may say that I and the school are proud of you, and as long as this academy exists you shall be remembered as its brightest ornament."

Mrs. Morgan then had something to say, thanking Fred with tears in her eyes for his gallant action in saving her treasures, than which there was nothing dearer to her in the world.

"I wish you to report in my study in the morning, Fred. After what has occurred it is needless to say that your dismissal is a dead letter. If you have packed your trunk you will unpack it. I will write to your father again by the first mail."

Fred bowed and retired. He had something to say to the professor's remark, but did not deem it proper to do so then and there. He would reserve it until he met the principal in his study. It was nearly three o'clock before the fire was entirely out, with the destruction of the greater part of the third story of the cottage, and the village firemen had withdrawn from the scene. The academy fire brigade returned their engine and hose reel to its house, the boys washed up, and were marched back to their dormitories, after

cheering Fred for his brave and efficient conduct during the fire.

"Tonight's work puts the grand kibosh on your leaving the school," said Dick Silver in a tone of great satisfaction when he and Fred were alone in their room.

"Who says it does?" replied Fred coolly.

"I say so," grinned Dick.

"You seem to know a whole lot about it."

"Any fool would know that Professor Harley wouldn't let you go after what you did for him and his family tonight."

"I'm thinking that the professor won't have any voice in the matter."

"Why won't he?"

"Because I have already settled the question to suit myself."

"What do you mean by that?"

"Just what I said. I've decided that it's best for both the academy and myself that I leave, and I'm going to."

"Oh, come, now, you don't mean that."

"I do mean it," replied Fred decidedly.

"Don't talk like a chump."

"I'm not talking like a chump. I told you that I was going into Wall Street."

"I know you did; but that was while the ban of dismissal hung over you. Now that it is removed you're going to remain with us, of course."

"All right. I won't argue the matter any longer with you. I'm going to bed."

"You're going to remain, aren't you?"

"I've told you what I am going to do. That's all I've got to say about it."

Dick agreed to argue the matter further, but Fred wouldn't talk any more, so the question was left undecided in Dick's mind. Next morning Fred found himself a bigger hero than ever. The whole school was delighted to think that his plucky conduct at the fire would result in his remaining at the school. When the bell rang at eight o'clock for the boys to go into the study hall, Fred was not in his usual place in the line. Nothing was thought of that fact, however. Half an hour later Fred reported at Professor Harley's study. He found the principal waiting for him.

"I have just written a letter to your father, detailing the great service which you rendered me and my sister this morning, and rescinding my decision to send you home," said the professor beamingly.

"You are very kind, Professor Marley, but I shall consider it a favor if you would add to your letter the statement that I have decided not to avail myself of the change in your sentiments, and that my father may expect me home at once."

"Why, my dear boy, you don't mean to say that you insist on leaving after I have recalled the necessity for you doing so?" cried the astonished principal.

"Yes, sir; that is exactly what I do mean."

"I am sorry to hear you say so. I presume you wish me to understand this is an expression of your resentment for your dismissal of yesterday?"

"No, sir. I don't mean any such thing. I felt no resentment whatever for your action of yesterday. I was satisfied that I deserved it. You told me yesterday that my practical joking had stretched your forbearance to the limit. I have since thought the matter over carefully and agree-

with you. It is best both for your interests as well as for my own that I go. I recognize the kindness I have received at your hands and I am glad that the opportunity to return it in a signal manner was afforded me. Having cancelled the debt I owed you, I don't want to spoil matters by remaining here and indulging in more monkey shines, which I am afraid would happen. If I go now you will have only pleasant remembrances of me, and I think you will allow that such a parting is to be preferred."

Professor Harley, while he admitted the able reasoning advanced by Fred, felt loath to have the boy leave under the circumstances, and told him so. Fred, however, was firm in his determination, and the principal reluctantly yielded to his wishes. Requesting the boy to follow him, he led Fred into the study hall and on to the platform. The scholars regarded their entry with much interest, expecting to hear the professor praise the hero of the fire and then publicly revoke his edict of dismissal. They were not disappointed in that respect, for Professor Harley, after eulogizing Fred's courage, presence of mind and able services at the fire, went on to state that on the previous afternoon he had privately dismissed the boy on account of the practical joke he had perpetrated with the models in the lecture-room.

"It is almost needless for me to say now that after Fred's intrepid conduct at the fire I have recalled his dismissal."

A prolonged and spontaneous burst of applause here interrupted the professor. He held up his hand for silence.

"I regret to add, however, that Fred Niles has, for reasons that seem to him good and sufficient, declined to remain at the school, although he has accepted his reinstatement in the spirit with which it was tendered him."

A hum of surprise and dissatisfaction greeted this statement.

"As Fred feels that his action will be considered strange by you, his comrades, and that you may misunderstand the position he has taken, he desires to address you himself on the subject."

Professor Harley turned to Fred and waved him forward. He was greeted with another round of applause. Fred then made a speech, in which he gave his reasons for deciding to sever his connection with the school. He spoke in an earnest and manly way, and his arguments were perfectly clear and convincing. He wound up by bidding all the boys a final farewell, and retired amid a perfect ovation. After lunching with the professor, his sister and the children whose lives he had saved, he and his trunk were driven to the station in time for him to catch the two o'clock train for New York.

CHAPTER IV.—Fred at Home.

Fred was not received at home with open arms and the fatted calf. Broker Niles and his family lived in a handsome residence on an uptown cross street in the vicinity of Central Park, and they moved in very select society. Mrs. Niles was in the hands of her maid preparing to attend a couple of afternoon functions when another maid announced the arrival of her son. The lady was

decidedly surprised by his appearance, and wanted to know the reason for it. Mr. Niles had already received Professor Harley's first letter at his Wall Street office, but his wife was not aware of the fact, nor of its contents.

"I've concluded that I've had enough schooling, mother, and I'm going to work," replied Fred.

His mother received this explanation with a frown of disapproval.

"Am I to understand that you are in trouble again?" she asked severely.

"I was in trouble, but it's blown over."

"Then why did you come home?"

"Because I considered it the best thing I could do."

"Your father will be very angry when he comes home and finds you here. I need hardly remind you about what he told you when he sent you to Professor Harley's academy. He said that it was the last chance he was going to give you."

"I believe he did say so, mother. What does he expect to do with me, then?"

"He has not spoken to me on the subject. He has been hoping that you would manage to get along at the academy. Professor Harley, who was an old college chum of his, promised to do everything in his power to curb your foolish propensities. I suppose you have broken out again and he had to send you home."

"That was his first intention, but something changed his mind."

"Then I don't understand why you are home."

"Then I will explain, I think, to your satisfaction."

"I haven't time to listen now. I am due at Mrs. Jordan's reception at three. I will listen to you some other time."

If Fred's reception by his mother was rather frigid, his fifteen-year-old twin sisters, on the contrary, welcomed him with open arms. Fred was their beau ideal of a boy. They loved him dearly, faults and all. In fact, they were never so tickled as when reading their brother's letters, or listening to his many escapades. They thought it was just fun to go to school and cut up like the old boy there. They often wished that they were boys themselves.

"Fred, dear," said Myrtle Niles, hanging around one half of her brother's neck while Daisy hung onto the other half, "we're awfully glad to see you home again."

"Yes, awfully glad," coincided Daisy, kissing the tip of his right ear and giving him a hug. "Have you been doing something terrible again, and did the professor send you home?"

They both looked at him with dancing eyes, expecting to be regaled with a narrative of his latest dodos.

"Yes, I got into a big scrape again, but I got out of it, all right."

"Tell us about it—do," begged Myrtle.

Then Fred told them how he had decorated the professor's models in the lecture-room and set the school by the ears when they filed in to hear the lecture which had been announced. The twins went into convulsions of mirth over his description of the joke, and declared that he was certainly the funniest boy who ever lived.

"Did the professor find out that you did it?" asked Daisy.

"He didn't have to find out. My reputation satisfied him that I was the guilty one. He called

me into his study, read me the riot act, and dismissed me from the school."

"Why, I thought you said you got out of it all right," cried Myrtle with a look of disappointment.

"So I did, afterward. I'll tell you how."

Thereupon Fred told the twins about the fire, and how he saved the lives of the professor, his sister and her children.

"How brave you were!" exclaimed Myrtle, regarding her brother admiringly.

"You dear, heroic boy!" cried Daisy, throwing her arms around his neck and kissing him.

Then Fred told them how grateful the professor and his sister were to him.

"He called off his order of suspension and tried his best to get me to stay, but I wouldn't."

"Why not, you foolish boy?" asked Myrtle in surprise.

"Because I'd have been in hot water again over some trick or another. It's born in me to raise Cain at school, so I decided to quit school for good and go to work."

"Go to work!" cried the girls.

"Yes. I'm going to ask father to give me a position in his office, and see if that won't cure me. If he refuses I'll get a job for myself somewhere in Wall Street, and prove to him that I can get ahead in the world without a college education."

"Papa will never agree to you going to work till you're educated," said Myrtle. "You'll have to go back to the academy in the morning."

"I see myself going," chuckled Fred. "Not on your life."

When Broker Niles reached home late that afternoon he was not in a good humor. Professor Harley's letter had upset him, and he was prepared to read the riot act to his son the moment he saw him. Fred and his sisters were in the park at the time, but Mr. Niles on questioning one of the servants learned that the boy had got home that afternoon. He went to his library and afterward to his room, and did not see Fred till they met at the dinner table at seven. Fred greeted his father cheerfully, but the broker merely said that he'd see him in the library after the meal. The girls glanced demurely at their brother, and he returned their sedate looks with a careless wink, as much as to say that he did not dread the coming interview. Privately he may have had his misgivings, but he wasn't letting on. Mr. Niles went directly to his library after dinner, lit a cigar and sat down at his desk, and Fred lost no time following him.

"Sit down," said his father curtly. "Now tell me what brought you home."

"You received a letter, didn't you, from Professor Harley?" said Fred.

"I did; but it contained no explanations. It merely told me that he felt compelled to send you home, as he had found it utterly impossible to keep you and run his school. What else he said is of no interest to you. Now, sir, explain what new rascality you've been guilty of."

Fred told him the particulars of the lecture-room affair. Mr. Niles bit his lips to repress a smile, for it put him in mind of sundry tricks of which he himself had been guilty in his youthful days.

"So that was the cause of your being sent home, eh?"

"That and other things."

"What other things?"

Fred told him about numerous other lapses of which he was guilty since he made his entree at the academy.

"It seems to me that you are absolutely incorrigible, young man," said the broker angrily.

Fred remained silent.

"Well, you may go. I will consider your case and let you know tomorrow what course I shall adopt with you."

"I have decided that it isn't any use of my going to school any longer."

"Oh, you have decided that, have you?" replied his father sarcastically.

"Yes, sir. I think the best thing I can do is to go to work."

"Go to work!" roared his father, glaring at him.

"Yes, sir. I wish you would give me an opening in your office."

"I wouldn't have you there, do you understand that? It is bad enough to hear of you cutting up your monkey shines at school, but to allow you to transplant your ingenious talents to my office is not to be thought of for a moment. Why, you'd disrupt my office inside of a week."

"Then you won't give me an opening?"

"No, sir; not for 50,000," replied his father, bringing his hand down with a resounding whack on his desk.

"All right, sir. I suppose that settles it."

"You've got a most stupendous nerve to suggest such a thing. But then I ought not to be surprised in the light of your past record."

"I won't suggest it again," replied Fred calmly.

"I should hope not. You can go. I'll attend to you tomorrow."

"Good-night, sir," said Fred, rising.

"Good-night," answered Mr. Niles gruffly.

Fred found the twins in the hall nervously awaiting his reappearance.

"What did papa say to you?" asked Myrtle.

"Oh, he said a whole lot, but he might have said more."

"He was very angry, wasn't he?" said Daisy.

"I've seen him pleasanter."

"Is he going to send you back to the academy?" put in Myrtle.

"He didn't tell me what his intentions are. Said he'd let me know tomorrow. However, he refused to take me into his office."

"Of course. We knew he wouldn't do that," said Daisy.

"Well, there are other offices in Wall Street besides his," remarked Fred coolly.

"But you wouldn't think of going to work in any other office," cried both girls.

"Wouldn't I? You don't know me. I shall look up a job tomorrow morning."

"You're not going to do any such thing," said Myrtle decidedly.

"Is that so, Myrtle? Some day you may try to boss your husband around, but I object to you practicing on me," grinned Fred.

"But you know you mustn't do any such thing, Fred," objected the girl.

"I don't know anything about it. I gave father the first chance to make an opening for me in his office. He told me that he wouldn't have me there for \$50,000. Under those circumstances I'm compelled to look elsewhere."

"He intends to have you go through college first."

"Well, if I go through college it will be because I'm not aware of the fact."

"Now, Fred, dear, you know you don't mean that."

"I know I do mean it. Now run along, both of you. I'm going out to call on Hal Mills."

Fred put on his hat and was presently in the street.

CHAPTER V.—Fred Goes to Work in Wall Street

Hal Mills was Fred's New York chum. He was two years older, had graduated the previous June from a military academy up State, and was working as messenger for his uncle, a Wall Street broker. He expected to be promoted to a clerical position in a short time. Hal was surprised to see Fred, whom he supposed to be at school.

"What brought you home, Fred?" he said, after shaking hands with his friend and telling him how glad he was to see him.

"The two o'clock local from Hazelwood," answered Niles.

"I didn't suppose that you walked the ties. You know what I meant."

"Oh, you want to know why I left school?" grinned Fred.

"Have you left?" asked Hal in some surprise. "Is this the same old story?"

"Yes, with variations."

"Well, if you don't take the cake I'd like to know who does. Sit down and let's hear the yarn. What did you do this time? Blow up the academy with dynamite?"

"No. Nothing so bad as that. I pulled off quite a number of harmless diversions since I went there, but the culminating exploit happened night before last."

"Let's hear what it was."

Once more Fred related how he decorated the statues, mummy and skeleton in the academy lecture-room. Hal listened and nearly had a fit.

"And so you were fired for that?" he said.

"I was, and reinstated this morning because a fire broke out in the professor's cottage and I saved the lives of all hands, except the servant, who escaped without any help."

"You don't say! Tell me about it."

Fred told him all about the fire.

"Say, you're all right, Fred. You can raise the Old Nick when you want to, but you can also give a whole lot of people cards and spades on nerve and courage. Why did you come home? To tell the folks about your heroic conduct?"

"No, I came home because I'm through with school."

"What do you mean by that? You aren't more than half through."

"That's all you know about it. I've quit school for good, and I'm going to hunt a job in Wall Street tomorrow morning."

"Go on! You're kidding me."

"Know anybody who wants a smart boy in his business?"

"Yes. John Switzer, of No. — Wall Street, wants a messenger. You'd last there about one day."

"Only one day, eh?"

"That's all. Switzer is a stout German of fifty."

Looks like a stage Dutchman. He has a strong foreign accent, though he's been in Wall Street twenty years, I've heard. If you went to work for him you couldn't rest till you worked some trick on him and then—"

"And then?"

"You'd be fired, and fired hard, for Switzer is mighty aggressive when he gets his monkey up."

"You are sure he wants a messenger?"

"Yes. He wants one, all right."

"I'll call on him in the morning."

"I don't imagine you will."

"Why don't you?"

"Your father wouldn't stand for it."

"Don't you worry about my father."

"If he let you go to work he'd want you in his office."

"He told me that he wouldn't have me in his office for \$50,000."

"He told you that, did he?"

"That's what he did, so I'm free to go to work elsewhere."

"Did he give you permission to hunt a position?"

"No. I didn't ask for it."

"Then there'll be something doing if you apply at Switzer's and your father hears about it."

"If I catch on I won't worry about what'll happen afterward."

"Say, what do you want to go to work for? You ought to be glad that you don't have to."

"I'm going to work to get a start in life."

"A start in life! Your father will look out for that in good time."

"I'd prefer to rely on myself."

"Been reading some book on self-made men?"

"Not lately. But I believe they are the biggest successes. Look at most of our multi-millionaires. They began humbly and worked their way up the ladder."

"And you want to imitate them?"

"I think I have brains, ability and energy. That's better capital than money. A panic will sweep your money away, but it won't affect your natural qualities."

"You talk like a professor. Well, if you come down to Wall Street tomorrow, drop in and see me. You know my address."

"I'll be down, all right, and I hope to connect with Mr. Switzer."

Hal grinned. He really believed that Fred was joking, for he couldn't see any sense in his friend wanting to go to work when he didn't have to. However, Fred wasn't joking, and he proved it by walking into Switzer's office next morning at 9:30 and asking for the broker. Mr. Switzer had just come, and Fred was admitted to his private room. Hal Mills had described him very fairly well when he said he looked like a stage Dutchman. He was one of the characters of Wall Street, but there were no flies on him, just the same. Fred lost no time in stating the object of his visit.

"So," replied the German broker, looking the boy over keenly and noting that he was good-looking, bright, well dressed and polite.

The inspection was satisfactory.

"What's your name?" he asked.

"Fred Niles."

"Where have you been working?"

"Nowhere, sir. I'm just from boarding-school."

"So," remarked Mr. Switzer again. "Live with your parents?"

"Yes, sir."

"Where?"

"No. — East Sixty-eighth Street."

"Smoke cigarettes?"

"No, sir."

"Acquainted with the financial district?"

"Yes, sir."

"Where is the Vanderpool Building?"

"Corner Exchange Place and New Street."

Mr. Switzer asked him a few other questions and then said he'd hire him on trial. He gave Fred a general outline of his duties, took him into the counting-room and introduced him to his cashier, Mr. Briggs. The new messenger found that there was a chair provided for him in the waiting-room, and that he was expected to occupy it when he had nothing to do. In a few minutes Broker Switzer sent him to the Mills Building with a message.

"Let me see how quick you can execute this errand. It is important," said the German trader.

Fred was off like a shot. About the time that he was skimming down Broad Street his father reached his office, which was on the opposite side of the way from Switzer's. Among the letters lying on his desk awaiting his attention was a second one from Professor Harley. Broker Niles recognizing the writer from the embossed stamp on the corner, put it to one side until he had time to read it. About half-past eleven he found time, cut open the envelope and read the enclosure. He was both astonished as well as gratified by the nature of the communication. In it Professor Harley described the fire which had destroyed the upper story of his cottage, and dilated on the heroic exertions of Fred in behalf of himself, his sister and the two little children.

"Why, the young rascal never told me a word about this fire, and what he did," exclaimed the broker to himself. "He's built of the right stuff, after all, though he is addicted to making a donkey of himself sometimes. I'm proud of him, and Professor Harley seems to be proud of him, too. Well, well, he shall go back to the academy in the morn—what's this? Harley says he refused to remain at the school any longer in spite of his reinstatement. Refused, has he?" muttered the broker grimly. "We'll see about that. Got some Quixotic idea in his head, I suppose. I'll have to drive it out again."

Fred made record time to and from the Mills Building, and Mr. Switzer nodded his approval. He was sent out immediately with another note to a broker in the Johnston Building, and when he got back he had to take a third message to a trader in Exchange Place. On his way back, while passing the Exchange, he encountered his father.

"Well, young man, you seem to be in a hurry," laughed Mr. Niles.

"I am," replied Fred.

"What brought you down to Wall Street this morning?"

"Business, sir."

"Business, eh? Might I inquire the nature of your business?"

"Certainly, sir. I came down to look for a position."

"Oh, you did. Is this one of your practical jokes?"

"No, sir. I was told that Mr. John Switzer wanted a messenger. So I applied for the job and got it."

"What!" roared his father.

"That's right, sir. I'm working for Mr. Switzer now."

"You're working for Mr. Switzer?"

"Yes, sir."

Mr. Niles fairly gasped.

"Have you taken leave of your senses, young man?"

"I hope not, sir."

"Do you mean to tell me that you are actually working for Mr. Switzer, the stock broker?"

"Yes, sir."

"Then you've made a fool of yourself. You must resign the position at once. You return to the academy tomorrow morning."

"Sorry, sir, but having made up my mind to work I cannot comply with your request."

"You must do as I order you to."

"I would like to argue the matter with you, sir."

"Are you going to resign or are you not?"

"I am not going to resign," replied Fred firmly.

Mr. Niles turned on his heel and entered the Exchange without another word, while Fred continued on to his office.

CHAPTER VI.—Fred Receives His Father's Ultimatum.

Fred was kept on the run pretty much all the time up to three o'clock, and at half-past that hour was told that his duties were over for the day and that he must be at the office a little before nine in the morning. As soon as he was off he went over to the office of Richmond & Co., where his friend Hal Mills was employed. He met Hal coming out of the main entrance of the building on the way home.

"Hello, Fred," he said. "I thought you were coming down this morning."

"I did come down this morning," replied Niles.

"Then you might have dropped in and seen me before."

"Couldn't do it. I was too busy."

"What did you have on the hooks?"

"Running errands for Mr. Switzer."

"Running errands for Switzer! You don't mean to say that you've actually gone to work for him?" gasped Hal.

"I have."

"Great Scott! What will your father say when he learns about it?"

"He knows about it already."

"And didn't he make a kick?"

"You bet he did, and a big one, but it didn't do him any good. He told me to throw up the job and I declined to do it."

"What did he say to that?" asked Hal, aghast at Fred's rebellion against parental authority.

"Nothing. He turned away and left me standing on the sidewalk."

"I'm afraid he won't do a thing to you when he meets you at home this evening."

"I don't care what he does. I'm not going back to the academy."

"Do you think that carrying messages is such a cinch?"

"No; but I think it is the best thing I can do for the present."

"I'll bet you'll wish you were back at school before the end of the month."

"I'll bet I won't. I'm on Wall Street to stay."

"Suppose your father calls on Switzer and requests him to let you go, what then?"

"I'll look for another position."

"If your father exercises his authority over you, you won't be able to remain in Wall Street."

"I'm ready to argue the matter with him," replied Fred.

"I doubt if he'll enter into an argument with you."

"I'm not going to try to cross a bridge before I come to it."

"Well, you have my sympathy. I hope you'll come out all right."

"I'll get along all right if my father keeps his hands off."

The boys talked about Wall Street matters and methods all the way up town in the Madison Avenue car, and parted at the corner of Sixty-eighth Street. Fred's sisters were reading in the sitting-room on the second floor when the boy got home, and they wanted to know what he had been doing with himself all day. He told them without reserve and they were rather staggered.

"I think you are a naughty boy to act against papa's wishes," remonstrated Myrtle.

"You nedn't worry, Myrt," replied her brother.

"But I do worry. We don't want to see you get into trouble with papa."

"Think too much of me, eh?"

"Of course we do. Now promise me that you'll do as papa wants you to," she said coaxingly.

"Couldn't think of it. I'd do anything for you and Daisy except throw up the opening I've got. If father will let me alone I'll show him what I amount to."

The girls were not satisfied with the stand he had taken, and did all they could to shake his resolution, but to no purpose. They had about given up in despair when their father appeared. He regarded Fred a moment in silence and then told him to follow him to the library. The interview that followed between father and son was a warm one, but Fred was just as inflexible as his father.

"You are determined, then, to remain with Mr. Switzer?" said Broker Niles angrily.

"I am, unless you will take me into your office," replied Fred.

"I told you that I wouldn't have you in my office."

"Well, you are the doctor, sir."

"Then listen to my ultimatum, young man. I am tired and disgusted with the trouble you've been giving me for the last two years. Either go back to the academy in the morning, where you've made a reputation for yourself at the last moment, and where you will have the opportunity to live down your unsavory record, or take your trunk and leave this house."

"That means I'm to get out now, I suppose?"

"You have till tomorrow morning to decide, and I hope by that time you'll come to your senses. That's all," and the broker turned to his desk.

Fred went to his room at once and spent the time till dinner getting ready for his departure. He had no intention of deviating from his original resolution. He was resolved to make a man

of himself on his own hook since his father had given him the option of doing so or returning to the academy. Whether the strong-willed boy was right or wrong in the course he had adopted time alone would show. Although the receipt of Professor Harley's second letter had really warmed his father's heart toward him, the broker was very angry with the boy for asserting his independence—an independence which he did not agree with, and which he did not consider at all to his son's interest and prospects in life. He believed that the ultimatum he placed before Fred would frighten him into complying with his wishes, and he fully expected to see the boy take the train back for the academy in the morning.

But he didn't know his son half as well as he fancied he did. Fred borrowed \$20 from his mother after dinner, which, with the funds he had on hand, gave him a capital of about \$35. Then he went downtown and hired a room on a side street off Madison Square. He induced the cook to get him an early breakfast, and at eight o'clock had an expressman at the door. Leaving brief notes for his father, mother and the twins, he left the house with his trunk and at five minutes before nine was in his seat at Mr. Switzer's office. The notes created consternation at the breakfast table later on.

"The foolish boy!" exclaimed his mother. "Edward, you must go to Mr. Switzer's office at once and take him away," she added to her husband.

"I shall do nothing of the kind, Ethel," replied Mr. Niles grimly. "He has seen fit to show a reckless disregard for my wishes and his own interests, so he shall learn a lesson that may be useful to him."

"But, Edward—"

"My dear, it is evident to me that force will be wasted on our son. The only way to deal with his stubborn nature is to let him have his own way. I'll wager he'll come around of his own accord before the month is up, and Switzer is the very man to help along the good cause. He'll stand no monkey business from Fred. I know the man. He's a German and one of the shrewdest traders in the Street. He has the reputation of getting his pound of flesh out of his employees. Fred will find that his job is not a bed of roses even if he behaves himself. If he doesn't he'll discover that Switzer will handle him without gloves. On the whole, Ethel, I think this is the best thing that could have happened to the boy. He'll wake up to the stern realities of life pretty soon, and Switzer is as good a schoolmaster as he could have."

Broker Niles took a sensible view of the situation, but at the same time he did not understand his son's character. Fred had at last awakened to the fact that he could not curb his tomfoolery at school, where his popularity egged him on to fresh misdeeds. It wasn't because he preferred work to school duties that he went into Wall Street as a messenger, but because he believed he would be out of temptation. In addition to that fact, he was ambitious to get ahead through his own exertions, and he rather preferred working for a stranger, from whom he could expect no special favors, than for his father. He had a sneaking desire, too, to prove to his father that he could hoe his own row without the aid of influence. On the whole, his purpose was a laudable one, but only an earnest, self-reliant boy

could have carried it to a successful conclusion, and it is the purpose of this story to show just how Fred managed to win out.

CHAPTER VII.—Fred Makes a Double Haul in the Market.

Fred expected that his father would call on Mr. Switzer just as soon as he came downtown, and consequently he looked for trouble. Nothing of the kind happened, however, rather to the boy's surprise, and the day wore away without any interference on his father's part. Hal Mills met Fred at the Manhattan National Bank, where they both went to make a deposit of their employer's daily receipts.

"So you're still at Switzer's," said Hal.

"Yes," replied Fred.

"Has your father withdrawn his opposition?"

"No. He gave me the alternative of going back to the academy this morning or getting out of the house on my own hook. I got out."

"Go on!" ejaculated Hal incredulously.

"That's a fact. I've taken a room at No. — West Twenty-eighth Street."

"I think you're a chump."

"You're welcome to think what you please."

"The idea of you chucking up a good thing to go to work. You must be crazy. I wish I was back at school."

"All right," replied Fred good-naturedly. "Don't let's scrap over it."

"How do you like Switzer?"

"He's all right."

"Keeps you on the hustle, doesn't he?"

"He has so far."

"He makes all his people earn every cent of their wages."

"I don't find any fault with that."

"Felt like cutting up any didoes yet?" grinned Hal.

"No. I've cut such things out."

"You'd better, if you expect to hold your job."

Here Fred moved up to the receiving teller's window and put his book in. In a few minutes he got it back minus cash and checks, and plus a credit entry.

"Wait for me outside your building," said Fred as he started off.

"All right," replied Hal.

Twenty minutes later the boys went uptown together. Saturday came and though Fred had worked only three days and a half he received a full week's pay. Switzer called him into his private room just before the office closed at one and complimented him on his efficiency as a messenger.

"I took you without recommendations," said the German, "because I liked your looks. You struck me as being a bright boy. I don't often make a mistake in either man or boy when I size him up. I'm not surprised to find that you have made good. Keep on as you have begun and you will find it very much to your interest. That is all."

The broker closed his desk, put on his hat and went home. Fred was pleased with the broker's commendation and went home, too. He sent a messenger to his home with a note to Myrtle asking her and Daisy to meet him at the Fifth Avenue entrance to the park at four o'clock. He was there on time and soon afterward the twins came along. Both kissed him and wanted to know where he was living. He told them. Then he wanted to know what his father had said with reference to his departure from the house. Myrtle told him what their father had said at the breakfast table on the morning he took his trunk away.

"So he thinks I'll throw up the sponge inside of the month, eh? He'll find that he's wrong. I'm going to stick to Switzer and Wall Street."

"I wish you'd come back home," pouted Daisy.

"You can get along without me. You had to when I was at school," replied Fred.

"That was different. Mother is very much put out because you're working for Mr. Switzer. She's afraid that as soon as our friends find out about it they'll think it very funny that you're not at school."

"They won't find out through me."

"The servants think you went back to the academy."

"As I have no doubt mother will not like to have the truth come out, you can tell her that I won't come near the house until I am requested to do so."

Fred and his sisters remained together until six o'clock and then he went to a Broadway restaurant for his dinner. Next morning he took an early train for Hazelwood and treated Professor Harley to a pleasant surprise. They had a long talk together, during which he told the professor how he was working as a messenger in Wall Street and was getting on first-rate. Professor Harley showed him a letter he had received from his father, in which the broker set forth the boy's stubborn conduct, but intimated that he guessed he would soon tire of his strenuous experience in Wall Street, and would be glad to return to his studies.

"Father doesn't know me a little bit," said Fred. "The best school I can attend is Wall Street. I've got no time to think up any practical jokes and nobody to work them off on with safety if I did. I'll warrant that the financial district will do more for me than any school. At any rate, time will show."

Professor Harley was inclined to agree with him, and wished him every success in his new field of action. The boys welcomed Fred in great shape and wanted to know what he had been doing since he left school. He gave them an outline of his movements, and half of the boys wished they were in his shoes, but that was because they didn't know any better. He dined with the professor and his sister and returned to New York about dark. The month passed away without Mr. Niles perceiving any indications of a change of heart on Fred's part. He saw his son on the street several times, but did not stop him. His plan was to let the boy severely alone in the hope that Fred would weary of his Wall Street experience and surrender voluntarily. One day Fred heard two of the clerks talking about a rise in L. & M. One of them had bought ten shares of the stock and was advising the other to do the same.

"It's a sure winner, old man," he said. "It's bound to go up fifteen or twenty points, for I heard Switzer say so to a customer, and Switzer is keen on the scent of a rising stock. I wouldn't

be surprised if he was long himself on 10,000 shares."

Fred heard considerable more and the conversation set him thinking. He had \$50 stowed away in an inside pocket. That would get him five shares of the stock on margin, and he knew a little banking and brokerage house on Nassau Street where he could buy as low as five shares of any stock on the list on margin. No regular broker would bother with such a small transaction, that is why the little bank in question flourished, and had a crowd of customers, largely composed of junior clerks and messenger boys, on its books. The chance of making fifteen or twenty dollars profit on each share of L. & M. stock he was able to buy was very enticing to Fred. He thought the matter over that afternoon up to the time his work was over for the day and finally decided to risk his \$50. So, on his way home he stopped in at the little bank and bought the five shares. The very next day he noticed by the quotations on the tape that L. & M. had gone up to 54, which was two points higher than the price he paid for it. And it continued to go up during the balance of the week until it registered at 60 on Saturday noon, when the Exchange closed.

"If I sold out now I'd make \$40 profit, less commissions," he said to himself. "I guess I can afford to hold on a while longer. It looks as if it might go up ten points more easily enough."

On Monday the brokers began making a break for L. & M. It was in big demand at the Exchange, but the supply was not equal to the call, and so the price took on a boom and at three o'clock roosted at 68. Next day amid great excitement it went to 75. Fred saw the figure on the tape.

"I guess I'd better take that as a tip for me to sell," he said to himself. "I heard one of the clerks say that it isn't well to wait for the last dollar in a stock deal. You never can tell when the bottom will fall out of the boom and then if you're long on the stock you're likely to find yourself in the soup."

Accordingly the next time Fred was sent out with a message he ran up to the little bank and ordered his five shares sold. It was done inside of fifteen minutes at 75 3-8. Next day Fred went to the bank to find out how he stood, though he had figured it out pretty correctly himself, and received his \$50 deposit back together with a profit of \$23 a share, or \$115 on the five shares. L. & M. was still hovering around 75. He had heard a broker say to another that it was bound to get on the toboggan in a day or two at the outside, as it was already top-heavy. From that Fred believed that it would be a capital idea for him to sell fifteen shares short. With this idea in his mind he took \$150 of his money and made the deal with the margin clerk before leaving the window.

"So you think the price is going to take a slump, eh?" grinned the clerk.

"I don't think it will go much higher. I think the people who are buying it at present figures are chumps."

"There are a lot of chumps then," replied the clerk.

"I hope I'll never be one," replied the boy, taking up the memorandum of his new deal and leaving the bank.

An hour later there was a crash in L. & M.

Somebody threw big blocks of it on the market, and the price went to pieces. A small panic ensued on the floor of the Exchange. The late buyers suddenly became sellers in a frantic effort to save themselves. There was uproar and excitement to burn, and Fred saw some of it when he was sent to the Exchange with a note for a broker. And while he stood waiting for the trader to show up at the rail he saw the price of L. & M. slaughtered right and left.

"That's fine," grinned the boy, thinking of the dollars he was making out of the slump.

"Fine!" said another messenger beside him. "Why, hundreds of people are losing money hand over fist. What is there fine about it?"

"And the shorts are making money hand over fist," replied Fred. "So you see it doesn't make any difference which way the cat jumps, somebody is bound to benefit by it."

He had put up \$150 as a guarantee that he would deliver fifteen shares of L. & M. at 75. It was now to be had for 65, if he wanted to cover, at a profit of \$10 a share. But as Fred figured that it would be lower before it would be any higher he made no effort to buy in the fifteen shares he had engaged to deliver. Next morning the slump was arrested around 59, and the price began to go up again. Fred managed to get to the bank and leave an order to buy the fifteen shares at the market. The bank's representative got them for 59 3-4, and Fred cleared \$225 on his short deal. On both deals his profits amounted to the total sum of \$340, and after he had cashed in he found that he was worth \$400.

CHAPTER VIII.—Fred's Tip Off the Tape.

"Talk about easy money," he chuckled as he looked at his little wad. "That \$340 is the easiest money I've made since I've been in Wall Street. I don't wonder my father is rich. He must run against many a cinch of this kind, and it will be a cold day when he doesn't freeze on to all that comes his way. I'd be a fool not to do likewise when I got the chance. I wonder what my father would say if he knew what I've made. Not that it's such a large sum, but it's a whole lot to make out of an investment of \$50."

Fred had not been a month in Switzer's office before he was thoroughly posted about operations going on in Wall Street. He was quick to take note of everything going on around him, and what he learned he retained. He had done his work so well that the German broker was delighted with him. The trader told all his friends that he had the finest messenger in the Street.

"I took him without reference because I know a good boy when I see one," said Switzer with a complacent smile.

"You're lucky," returned one of his acquaintances. "How did you get such a jewel?"

"He walked into my office at a time I wanted a boy badly and asked me for the position."

"Then he knew that you wanted a messenger?"

"Yes. He heard so from somebody."

"What's his name?"

"Fred Niles."

"Niles, eh? A namesake of Edward Niles, who has an office across the street from you. No relation, I presume?"

"I never asked him. It's a matter of no importance to me whether he is or not. I wouldn't change him for any boy in the Street."

"He must be a dandy when you're so pleased with him. If I remember right you always had some fault to find with your other boys."

"Yes. Some were lazy, some careless, and not one-half as good as the one I have now. I'll make a broker out of him if he stays with me."

One day, not very long after his success in L. & M., Fred, while out on an errand, overheard two of the heaviest operators in Wall Street talking in a low tone of voice about a syndicate that had been formed to corner B. & O. shares and force a boom in the price of the stock.

"You watch your ticker, Graham," said one, "and when you see B. & O. listed at 82 it will be a tip for you to pile in and buy up as much as you can handle. Understand?"

That was all Fred heard, but it was enough to excite his anticipations of a chance to make some more money in the market.

"It's clear to me that a big deal is on the tapis," he said to himself, as he hurried along the street. "I think I can't do better than watch our office ticker whenever I get the opportunity, and when I see B. & O. going at 82 to jump in and buy 40 shares of it."

He carried out this resolution and a day or two later he saw a quotation of B. & O. on the tape at 82.

"That's my tip," he said. "Now if I could get out I'd put up my 400 on the stock."

Fifteen minutes later he was sent with a message to a broker in the Astor Building. On his way back he made a flying visit to the little bank on Nassau Street and left his order for 40 shares of B. & O. at the market. As the market continued at 82 the rest of that day the shares were bought at that price. Next morning a couple of brokers came in to see Switzer, and Fred heard all three talking about B. & O. One of them told the German trader that Broker Niles was buying the stock whenever it was offered, and he guessed that Niles was acting for some pool that wanted the shares. That afternoon B. & O. went up a point. Fred met Hal Mills at a quick-lunch counter shortly after three.

"Ever take a shy at the market, Hal?" he asked his friend.

"No. Haven't got the price."

"Why don't you save up your money? It only takes \$50 to make a start."

"What will I save it out of?"

"Why, your wages. You live at your uncle's and it doesn't cost you a cent."

"I only get \$6. It takes all that to hold up my end with the boys."

"What would you do if you had to pay board?"

"Blessed if I know. I'd have to stay in the house nights, like the man who had only one shirt and had to lie abed when it was washed."

"Couldn't you put aside \$1 a week?"

"I couldn't put aside a cent. I'm always broke when Saturday comes around."

"You ought to save \$100 a year."

"I ought to save—my grandmother. How much do you save, smarty?"

"Oh, you don't expect me to say anything when I've got to pay room rent and for my meals. If I was living home it would be different. How-

ever, I managed to scrape enough together to make a deal a short time ago."

"You never told me about that before. How did you come out?"

"I made \$340 clear cash."

"The dickens you did!"

"I did. I bought L. & M. at 52, and sold it at a fraction over 75. After I had closed the deal out I sold fifteen shares short, and when the stock fell back to 59 I made a second profit. Now I've gone in B. & O., and if I don't make \$500 it will be because my luck has gone back on me."

"Well, don't let Switzer get on to the fact that you're bucking the Wall Street tiger or he'll read the riot act."

"I shan't take the trouble to enlighten him. I wouldn't tell anybody but you. I don't expect that you'll give me away."

"I should say not. What would I do that for?"

"Well, I'm sorry that you haven't \$50 to put up on B. & O., for you would surely double your money easily enough."

"How do you know that I would? I think there is more chance of me losing the \$50."

"Not at all. I got hold of a tip on B. & O."

"How?"

Fred explained how the tip came his way.

"I should judge that there's something in that," admitted Hal. "You're getting wise since you settled down in the Street."

"I make it my business to keep track of things. I expect to be a broker some day. Maybe I'll have to take my father's business over when he retires. At any rate, I figure that I can't learn the ropes any too quickly."

"You're right in doing that, for you have a wealthy father to back you in business when the time comes."

"I hope by that time to be able to back myself. At any rate, that's what I'm aiming at."

"Don't talk foolish. You'll never be able to save a tenth part of the amount you would need for a proper start. You can't carry on a stock brokerage business on nothing."

"That's right; but still I've heard that some of the Curb brokers are making a pretty good bluff to hold their heads above water."

"You're not looking to be a Curb broker—not with the prospects of getting your father's seat in the Exchange and his business to boot."

"It would give me a heap more satisfaction to accumulate enough money to buy my own seat in the Exchange."

"Not much danger of you being able to do that," laughed Hal.

"How do you know? I've already made \$340 off of a \$50 bill, and I expect to add to that through the deal I'm in now. Nothing is impossible in this world if you go to work about it in the right way."

Hal looked at his friend for a moment or two before he spoke again, then he said:

"Do you know, Fred, I'm beginning to wake up to the fact that you are a blamed sight smarter fellow than I ever took you to be before. I wouldn't be surprised if you came out on top of the heap all by yourself. You seem to be made of the right kind of stuff. It would be a good joke on your father if you made your way ahead without any help from him at all."

"That's just what I mean to do if he will con-

tinue to keep his hands off," replied Fred with a sagacious wag of the head.

CHAPTER IX.—Fred's Nervy Leap.

On the following day Fred saw by the ticker that B. & O. was getting active. It gradually went up a fraction of a point at a time until it reached 84, about the closing hour of the Exchange.

"Well, \$80 isn't such a bad profit for one day," thought Fred as he looked at the last quotation. "That's eighty times as much as I've earned today by wearing off a lot of shoe leather for Mr. Switzer. I don't wonder that the Street is full of 'lambs' trying to make easy money. There is no place like Wall Street for making money quick, and losing it a good sight quicker, too."

B. & O. wasn't the only stock on the list that appeared to be going up, but it was the only one in which Fred had confidence that it would turn out winner. The entire market showed buoyant tendencies, and that fact made business pick up in the financial district. Hundreds of people were watching the market reports nearly every day of their lives, and when they saw prices stiffen they hastened downtown to invest their money on margin in the hope of making a coup. The next time Fred went to the Exchange he looked around for his father and saw him at the B. & O. pole. He seemed to be buying the stock whenever any of it was in sight, and Fred was satisfied that his father was working in the interest of the syndicate. That day B. & O. went up two points more, and the young messenger figured that he was another \$80 to the good.

"I wish I had 1,000 shares of that stock, then I could make money hand over fist. I tell you it's the big moneyed men like father who coin the ducats down here. Myrtle wrote me that he'd bought a new \$8,000 automobile. I wonder whose coin paid for it? One of these days I'll have an auto myself, and the first trip I take in it will be down to Hazelwood to give Professor Harley, Mrs. Morgan and the kids a ride about the country."

B. & O. continued to advance, and being a gilt-edge stock, soon attracted a whole lot of attention from the brokers. The most astute traders scented a pool behind it and began to get on the band-wagon. At the end of a week it was going at 94, and Fred began to consider the advisability of selling out. He overheard a bevy of brokers say that it was sure to go to par, that is, 100, and on the strength of their opinion he held on, hoping that their judgment would prove to be correct. The market was favorable to further rises all along the line, and the excitement kept up around the B. & O. standard helped to push it upward. Inside of twenty-four hours B. & O. touched 99.

"Are you holding on to your B. & O. yet?" asked Hal when he met Fred on the street.

"Sure thing."

"It's up to 99."

"I know it."

"What did you say you bought it for?"

"Eighty-two."

"And you've got 40 shares?"

"That's correct."

"Gee! You'll make a wad of money if you get out all right. When are you going to sell?"

"To-morrow, I guess. It will be up to 100 in the morning."

"How high do you expect it to go?"

"Couldn't tell you. If I knew I'd have a dead cinch on the situation. It is easy enough to buy a stock on the rise, but the puzzle is when to sell for the best results. If you get out too soon you feel like kicking yourself for losing the profit you might have had."

"But if you hold on too long you're a good deal worse off," interrupted Hal. "I think a bird in the hand is worth two in the bush."

"I agree with you; but when the birds in the bush seem to be so close that you think you can just reach them you hesitate to give up the chance to grab them."

"That's why so many people go broke down here. The birds in the bush always appear to be just within their reach, but somehow or another they fail most of the time in landing them."

Next day Fred decided that he'd sell out anyway and make sure of what was coming to him. B. & O. was going at 101 3-8 when he gave his order in to the margin clerk at the little bank, and that was the figure he got for it. Subsequently the stock jumped to 105. He saw the figure on the tape, and for a moment he regretted that he had sold out. However, he had made a matter of \$760 on the deal, raising his capital to \$1,150, and he decided that after all it was better to be on the safe side, for he might not be in a position to get rid of his shares if he had to do so in a hurry to save himself. That afternoon while Fred was sitting in the waiting-room Switzer came in with a japanned brass-bound box in his hand. It had his initials, "J. S.", painted on it in gilt letters.

"I'd like to own what's in that box," said Fred to himself. "I suppose it contains a lot of valuable bonds."

Fred was right in his surmise. The box contained twenty D. & G. bonds, whose market value was \$1,100 each. The bonds didn't belong to Switzer, however, but to a customer who had pledged them with him for a loan. The customer had notified Switzer that he would call at three o'clock to redeem his property, so the trader got the box out of his safe deposit vault where he was accustomed to keep his securities and brought it to the office. Switzer hadn't been in over five minutes when a dapper, smoothy-shaven young man called and asked for him. Fred asked the visitor his name and business.

"My name is Frank Moss, and I came to see about buying some bonds."

Fred went inside and told Mr. Switzer, and the broker said he'd see the caller.

Accordingly the young messenger showed Moss into the private office. In a few minutes Briggs, the cashier, called Fred to his desk and gave him a certificate of stock to take in to Switzer. As the boy opened the door he was startled by the sight he saw. The dapper young visitor had one of his arms, with a strangle hold, around the German broker's neck, while with the other he held a handkerchief pressed tightly against Switzer's face. Fred uttered an exclamation and the young man looked up.

He dropped his hold on the broker's head, grabbed the brass-bound box containing the bonds,

and made a dash for the door, striking Fred with the box and knocking the boy down. The whole thing was done so quickly that Fred was taken by surprise, and the daring thief was out of the private room before the messenger could make an effort to prevent his retreat. Fred, however, was a youth who did not easily lose his presence of mind. He sprang to his feet, dropped the certificate of stock on the rug, and started after the dapper young man as he vanished through the outer door into the corridor. The thief, realizing that he would be instantly pursued, did not dare take the chance of waiting for an elevator, but dashed for the wide staircase. On the floor below two charming young ladies had just alighted from an elevator and were walking toward the door of an office the sign of which read "Hunter & Co."

The girls were about seventeen years of age, and were handsomely dressed. They were talking gaily together. Just as they were about to enter the office they were bound for they heard a rapid pattering of feet on the stairway leading up to the next floor. Presently a smoothly-shaven young man, carrying a small brass-bound case, came bounding down the stairs. As the girls turned to look at him they were startled by the sight of a hatless boy flying toward them through the air. This was Fred Niles, taking a remarkably short cut—a twenty-foot jump—in a desperate effort to cut off the flying thief with the japanned box.

CHAPTER X.—Fred Makes the Acquaintance of Two Charming Girls.

The girls uttered a half-suppressed scream, for Fred's feat was certainly an unusual and startling one. The athletic boy alighted on his toes and then slipped full length on the marble floor. The thief tried to take advantage of the change to slip past the fallen boy, but Fred was up in a twinkling, reached for and grabbed him by the arm. The smooth-faced young man struck viciously at him in an endeavor to shake off his hold. Finding that impossible, and as seconds counted with him, he dropped the box and grappled with the brave boy. In a moment they were struggling and rolling on the floor, while the girls regarded the performance with not a little consternation.

The thief was about as spry as Fred himself, and he was desperate, too. He succeeded in striking the messenger a heavy blow in the face and springing to his feet. As he reached for the box Fred grabbed him by one leg. The fellow kicked the boy in the chest, sprang back out of his reach, and seeing that he could not secure the box without doing something extraordinary, he suddenly seized the foremost girl and tried to throw her on Fred. Of course she screamed loudly, and the effort she made to escape the crook gave Fred time enough to get on his feet again.

He sprang at the thief and struck him in the eye, tearing the girl away from him. Then he seized the fellow, just as a clerk came running out of Hunter & Co.'s office. Fred managed to trip the rascal up and they fell in a heap on the marble floor. The thief struck his head so hard that he lay dazed and helpless. The boy immediately called on the clerk, who was an astonished spectator of the scene, and requested him to help secure the

man, explaining that he had stolen the brass-bound box from Broker Switzer's office. Together they forced the rascal back upstairs to the scene of his crime, where they found Briggs bending over his employer and trying to bring him to his senses. Fred explained the situation to the cashier, who told the boy to telephone for an officer to arrest the crook.

"There's the box the fellow tried to get away with," said Fred, laying it on the broker's desk "You'd better take charge of it, Mr. Briggs."

"All right; I'll look out for it," replied the cashier.

Fred then went and phoned the circumstances to the nearest police station, and the man at the other end of the wire said he'd send a couple of officers to take the prisoner into custody. The office was naturally thrown into considerable excitement when the facts were circulated through the counting-room. In the midst of the confusion the owner of the bonds came in to get them. Nothing could be done about the matter until Switzer was fully recovered.

He was coming around fast, however, as he had only been partially doped by the drug with which the handkerchief had been soaked. He was pretty near himself again when the policemen arrived. The prisoner remained silent the whole time he was held in the room, but when he looked at Fred the expression of his face was not very pleasant. The news that there was trouble in Switzer's had got around the floor below, and several of the brokers who were in at the time came upstairs to see what was in the wind. Fred told them how the thief had called to see Mr. Switzer, and how he had caught him assaulting the broker.

"Before I could interfere, the rascal snatched up the box, smashed me in the face with it, and skipped out into the corridor. I followed and saw that he was going down by the staircase. Fearing that I wouldn't be able to overtake him before he might manage to give me the slip on one of the lower floors, I tried to head him off by taking a flying leap from the turn of the staircase to the next floor. In this way I just managed to block his escape. Then we grappled, and I had the time of my life trying to prevent him from getting away from me; for he was both strong and as slippery as an eel."

One of the officers put handcuffs on the rascal, and it was arranged for Fred to go with them to the station to make the charge in due form. The crook gave his name as Frank Moss, but this was subsequently found to be a false one, assumed for the occasion. He was locked up in a cell until removed with other prisoners to the Tombs. When Fred returned to the office he found Switzer all right again and waiting for him.

The japanned box, the cause of the trouble, had been taken charge of by the police, and the owner of the bonds was unable to recover them until the case had been disposed of. The charge made against the thief was grand larceny, and though he had no idea of the value of the contents of the box he would, if convicted, be punished just the same as if he had known what he was trying to get away with. Switzer told Fred to sit down and repeat his story to him, though he had already had the facts from his cashier. When the boy had concluded the German trader shook him

by the hand and complimented him on his presence of mind and swift action.

"There was \$22,000 worth of negotiable bonds in that box, Fred," he said. "Had the rascal got away with them I would have had to make the amount good. You have saved me that amount of money, and to show you that I appreciate your plucky conduct in my interest I will make you a present of \$1,000."

Fred was astonished at his employer's liberality. He was generally regarded as a close man with money, and seldom failed to get one hundred cents' worth of service for every dollar he expended.

"I don't expect you to give me anything, Mr. Switzer," said Fred. "I guess I only did my duty in trying to prevent that fellow getting away with any of your property."

"That's all right," replied the broker, drawing his check-book to him. "I regard your service as something out of the common, and as you saved me so much money it is only fair that I reward you. It will encourage you, and I shall lose nothing by it."

"I am very much obliged to you, Mr. Switzer," said Fred as he accepted the check. "I shall endeavor to prove worthy of your high opinion of me."

The broker nodded, put on his hat and overcoat, and left the office. Fred did the same, as it was long after his quitting time. The elevator stopped at the floor below and took on the girls who had been accidentally involved in the incident in which the young messenger had played so stirring a part. Fred looked at them and then lifted his hat. They smiled and bowed to him.

"I hope that man didn't hurt you any when he grabbed you, Miss—" looking at the brighter of the girls.

"No, he did not, but he frightened me a good bit. I am very much obliged to you for releasing me from him," she added.

"You are quite welcome," said Fred politely.

"If you don't mind telling us the particulars of the trouble we shall be glad to hear them," said the young lady as they all stepped out in the corridor below. "All we could understand was that the man was a thief who had taken that japanned box from your office on the floor above."

Fred told them how the rascal had called at the office like any visitor, and after having been shown into the private office had attacked Mr. Switzer, and then tried to make his escape with the box of bonds.

"I chased him, and finding that he stood a chance of eluding me I took that leap into the corridor below," said Fred.

"My, but you did startle us, coming down through the air the way you did," said the girl laughingly. "What a wonderful boy you are, and how courageous!"

"Oh, I'm used to athletic exercises, though I can't say that I ever executed such an impromptu feat before. I just did it on the spur of the moment."

"You might have hurt yourself severely."

"That's true, but I didn't stop to consider the risk I ran. I considered it my duty to catch that rascal, and I'm glad to say that I succeeded."

"Well, I shall have something to talk about when I get home," said the girl. "We are very much obliged to you for telling us all about the

affair. Perhaps you would let us know your name?" she added, a bit shyly.

"Certainly. My name is Fred Niles."

"Niles! Are you any relation of Mr. Miles, the broker, across the street?"

"Yes. He is my father."

"Is it possible!" she exclaimed in surprise. "My father is well acquainted with him."

"Indeed! May I ask your name?"

"Mildred Hunter."

"And Broker Hunter upstairs is your father, I suppose?"

"Yes. Let me introduce my friend, Miss Tessie Olcott."

Fred bowed to the young lady, and she returned his salute.

"I am glad to know you both," he said, "and I hope I may have the pleasure of meeting you again."

"I hope so," replied Miss Hunter with a smile. "I think we will go home now, Tessie," she said, turning to her friend.

"I should be glad to see you as far as Broadway if you are going in that direction," said Fred, anxious to improve his acquaintance with the broker's daughter.

"We would be pleased to have your escort," she answered.

So Fred walked with them as far as Broadway.

"We are going to take the Madison Avenue car," she said when they reached the corner.

"Then, if you have no objection, I will walk with you to the post-office," he said, glad to continue a while longer in their society.

The girls had no objection, in fact, were rather pleased to have such a nice-looking young man with them. Fred placed them aboard a car and wished them good-by.

"By George! What a stunningly pretty girl!" he breathed as he stood looking after the car. "I must know her better if there is any way of doing it."

Then he boarded a Broadway car for uptown.

A week later Fred heard two brokers talking of a boom to be started in S. & O. shares. He watched the ticker and saw the shares take a rise of two points. The first chance he got he purchased 200 shares through the little bank on Nassau Street and waited patiently to see how S. & O. would make out. It continued to advance steadily by slow degrees until it had reached a point that Fred thought it best to sell out. He did so, and found to his satisfaction that he had made nearly \$5,000. This made his capital amount to about \$7,000. Fred's father had read of Fred's encounter with the bond thief and had told several of his acquaintances that Fred was his son and of course it passed around among the brokers.

CHAPTER XI.—Fred Gets on to a Corking Tip and Plays it for all it's Worth.

By this time most of the brokers knew that Edward Niles's son Fred was working as messenger for Switzer, and they rather wondered at it. Switzer also learned, for the first time, that his new boy was the only son of the big trader on the other side of the street. The news certainly surprised him, but he did not mention

the matter to Fred. He could not account for it on the ground that there was friction between the boy and his father. Fred was occasionally stopped on the street and asked how he liked working for Switzer.

"First-class," he replied, in a tone that showed he meant it.

"How did you come to go to work for him?" asked one curious broker.

"Heard he wanted a messenger and applied for the job."

"I should think you'd prefer to work in your father's office."

"My father has no opening," was the way Fred accounted for the matter.

"Oh, he could make an opening. But I don't see why you're working anyway. I understood your father to say that you were preparing for Yale."

"Did anybody tell you I was not preparing for Yale?"

"No; but the fact that you're working down here doesn't look as if you were."

"Appearances do not always count," laughed Fred, who did not want to embarrass his father any more than he could help.

The curiosity of the traders about Fred did not last over a few days, and then they forgot all about him. One afternoon late in the spring Fred walked over to the ticker in his office while he was waiting for half-past three to come. On looking at the tape he noticed that M. & N. stock was pretty active. Thousands of shares had changed hands that day at rising quotations.

"I wonder if there's a boom on in that?" he asked himself. "Looks like it, but you can't always tell from what's going on in the Exchange. It may be only a temporary flurry. I must try and find out if there's anything in it."

At that moment Switzer's bell rang. Fred went in to see what the trader wanted.

"Take this note over to Blucher and get an answer," said the German.

"Yes, sir," and Fred was off like a shot.

Blucher's office was in the Pluto Building, on Broad Street. He was busy with a big customer when Fred got there, and the young messenger was told to wait.

"Take this note in to him," said Fred to the office boy. "It's important."

The boy took it in, while Fred stood waiting close to the door, which the youngster failed to close tight.

"You've simply got to start in to-morrow morning as soon as the Exchange opens and break the price, Blucher," Fred heard a voice say. "We haven't got half the shares we want, and we can't afford to give 68 for it. I cut Switzer off an hour ago, and told him to get further instructions from you after the Exchange closed."

"Here's a note from him now asking for instructions. What shall I tell him?"

"Tell him to begin buying again as soon as you have got M. & N. down to 60, and to be careful not to start another upward movement. We don't want the stock to boom till we've collared the bulk of it at low figures."

"How high do you expect to be able to send it when the boom is on?"

"Eighty or over. Our plans are to unload between 80 and 85. It ought to go to 90 while we're

doing it. That will be your part of the business when the time comes."

"I understand. All right. Switzer's messenger is outside. I'll write the note now, and then make my plans to bear the stock in the morning."

In a few moments the office boy brought out the note for Fred to take back.

"Gee! But I've got hold of a fine tip," muttered Fred as he hurried back to his office. "I know what I'll do. I'll leave an order with the bank on my way uptown to sell 700 shares of M. & N. short at the market first thing in the morning, with instructions to buy the stock in to cover at 60. It looks like a cinch. At any rate, I'm ready to take the risk."

Half an hour later Fred was standing before the margin clerk's window of the little bank giving in his order.

"Say, you're getting to be a plunger, Niles," said the clerk. "Seven thousand dollars is a whole lot of money for a boy like you to risk."

"That so?" replied Fred coolly. "Well, don't you worry. It isn't your money."

"You must be working on a tip."

"Why so?"

"You seem to know, or have an idea, that M. & N. is going to drop to around 60. Now it's been rising all the afternoon, and the general opinion seems to be that it is going higher."

"I'm not bothering my head about the general opinion. People who base their hopes on the general opinion frequently get left."

"Then you have got a tip?"

"I didn't say I had. Give me credit for a little brains, will you? I think M. & N. has gone as high as it's likely to go, and I'm putting my coin up to back my views. That's the way I do business."

"Oh, that's it, eh? Well, I hope you'll come out all right; but I wouldn't take the chance you're doing the way the market looks, unless I had a tip to the contrary. You must have money to burn."

"No, I haven't got money to burn. I'm simply trying to get money the best way I know how."

The bank's broker sold 700 shares short for Fred's account next morning at 68, and ten minutes later the price broke under Blucher's tactics, and there was excitement to burn in the Exchange. Blucher found himself up against a stiff array of bulls, and he had his hands full beating down the price, but he got it to 60 by eleven o'clock, and put the bulls to temporary flight. At that figure the bank's representative bought in the 700 shares to cover the previous sale, and so Fred cleared in one hour a profit of about \$5,300, after commissions were deducted. Fred dropped into the bank about noon, by which time M. & N. had recovered to nearly 62, and finding out that the deal had been put through according to his instructions he told the margin clerk to use the money in buying him 1,200 shares more of M. & N. at the market. It was bought at 62.

"I'm going to make a haul this time for fair," said the young messenger to himself, "for I know just what the syndicate plans are. Of course if the pool should go to pieces I'll go down in the wreck with them. That's a chance I'll have to take or cash in at a lower profit than I believe is in sight. That will be a matter for me to consider within the next few days."

As M. & N. showed indications of rising again

under Switzer's buying, Blucher jumped in again that afternoon when the price reached 66 and beat it down to 62. These tactics continued until the syndicate got hold of as much stock as they wanted, then Switzer was instructed to set the ball rolling, and he began to bid for M. & N. at higher figures. That started the boom. Fred watched the battle whenever the chance came his way, and when the price reached 80 he sent a written order to the little bank to sell his holdings as he couldn't get there in person to attend to it, for Switzer's cashier was keeping him on the jump with messages, and it wouldn't do for him to lose any of his employer's time attending to his private business.

The little bank accepted the order, comparing his signature with that on the original order, and his shares were sold for a fraction over 80. His profit on the deal footed up \$21,500, and raised his working capital to \$34,000.

"I think I could open my father's eyes if I wanted to show him what I've done with a \$50 start," said Fred, rubbing his hands gleefully together. "He'd wake up to the fact that he isn't the only smart member of the family. I reckon I could buy an \$8,000 automobile now if I wanted to, and have a whole lot of money left. I'll bet the boys down to the Hazelwood academy would have a fit if they learned that I have made \$34,000 in Wall Street since I left school. The whole bunch would want to come here and try their own luck."

That night he told Hal that he'd made some more money out of the market.

"You must have quite a wad by this time," said Hal, "for I haven't heard of you losing anything so far."

"I'm not saying anything about my losses if I have had any," said Fred.

"I suppose there is no use of me asking you how much you've made since you've been in Wall Street?"

"No. I'm keeping that interesting fact to myself. When I get to be a millionaire I'll let you know."

"That won't happen for a good many moons yet, I guess," grinned Hal.

"You're right about that. A million is a pretty big bunch of money."

"Do you think your father is worth a million?"

"Haven't the least idea. I never asked him, and he wouldn't have satisfied my curiosity if I had. He has enough money to live on in good shape, and that is all that is necessary for me or the twins to know. Mother may know just how he's fixed, but it's not at all certain 'hat she does. So long; I'll see you to-morrow."

CHAPTER XII.—Fred Does the Honors at Delmonico's.

Fred had been aching for an opportunity to see Mildred Hunter again, but the weeks had flown by and the chance was not afforded him. She might have been in the building several times since the day he made her acquaintance, but Fred had no means of learning whether she had or not. It was noon on the first Saturday of June, and

Fred was sitting idly in his chair wondering if he would be sent out on another errand that day, when the door of the waiting-room opened and, to his great surprise and satisfaction, in walked Mildred Hunter and her friend, Tessie Olcott.

"Gee! But I'm glad to see you, Miss Hunter," said Fred, taking her by the hand. "And you, too, Miss Olcott. Sit down and make yourselves at home."

"As we were downtown we thought we'd call and see you," said Mildred.

"Thanks. Even so kind of you. I've been wondering if I was ever going to see you again."

"Why, have you really thought about us since?" laughed Mildred.

"Thought of you! I haven't been doing anything else."

"We ought to feel highly complimented."

"No, you mean I ought to feel complimented by receiving this visit from you."

"Perhaps we are keeping you from your work?" said Mildred.

"No. I guess I'm through for the day, but I can't tell yet. We don't close before one. I hope you'll stay a while. I expect a friend of mine named Hal Mills, and I want to introduce him to you."

"I don't believe we can stay very long. Tessie and I are going to take an early train for Manhattan Beach."

"I would suggest that you take the boat to the iron pier, and let us go along with you. That was the trip Hal and I had decided on for this afternoon."

Mildred replied that she was afraid he'd have to excuse them, as her father was going to take them to lunch at Delmonico's before they started, and they were waiting for him to come from a meeting of directors. Fred felt a bit disappointed, but said he hoped he and Hal would have the pleasure another time. While they were talking Hal came in, and Fred introduced him to the girls. Pretty soon Mr. Hunter's office boy came in. Walking up to Mildred, he said:

"Mr. Webster sent me up to tell you that he'd just got a message over the 'phone from your father. He said that it would be impossible for him to return in time to take you and Miss Olcott to lunch as arranged."

"Isn't that mean, Tessie!" cried Mildred.

"Why not go to lunch with us, Miss Hunter?" asked Fred eagerly, as the boy walked out of the room. "Then we could go down to the island by the boat afterward."

Mildred hesitated about accepting Fred's invitation, though she knew that, being the son of Mr. Niles, the big broker across the street, he was her social equal. Fred finally coaxed her to consent, and fifteen minutes later the four were on their way to Delmonico's. They entered the well-known restaurant, and Fred ordered a first-class lunch to be served to them.

There were more than fifty brokers and their friends in the big dining-room at the time, and when the party entered the stylishly dressed and handsome girls attracted immediate attention. Mildred was recognized by several as Broker Hunter's daughter, but to the majority of those present both girls were unknown. A good many of the traders knew Fred as Edward Niles's son, and several identified Hal as the nephew of Broker Richmond. Of course they were also known

as Wall Street messengers, and the persons present thought they had a whole lot of nerve to patronize such an expensive establishment as Delmonico's.

"They'll blow in double their week's wages treating those girls they've got in tow," remarked one broker to another.

"I guess Fred Niles can afford it," replied the other. "No doubt his father gives him a big allowance. It's a good way to spoil the boy."

"Do you know I'm afraid we ought not to have come here," said Mildred in a whisper to Fred.

"Why not?" asked the boy in surprise.

"Every gentleman in the room appears to be looking at us. It is rather embarrassing," she answered.

"You mustn't mind that, Miss Hunter. They have probably never seen two such handsome young ladies together before," laughed Fred.

"How complimentary you are!" blushed Mildred.

"Not at all. You both deserve it."

"Did you hear that, Tessie?" asked Mildred, with a rich flush.

"I couldn't very well help hearing it," she replied.

"I coincide with Fred," chipped in Hal, who had appropriated Tessie to himself.

"You are as bad as Mr. Niles," pouted Tessie.

"Yes, we're both pretty bad," grinned Hal.

The girls laughed merrily.

"Great Scott! You seem to be setting the pace, young man," said a voice at Fred's elbow.

The entire party looked up at a handsomely dressed gentleman who had just entered the room and then paused at their table.

"Why, hello, father!" said Fred, not at all taken aback. "Let me introduce you to Miss Mildred Hunter. You know her father pretty well."

"Are you Richard Hunter's daughter?" asked Mr. Niles, with a courtly bow.

"I am," she answered with a winsome smile. "I am pleased to meet you."

"I am very happy to make your acquaintance, Miss Hunter, and very much surprised to find that you know my son."

"Oh, we're old acquaintances," she laughed. "That is, I met him once before about a month or more ago. He rescued me from the grasp of a man who was trying to make his escape from the Cooper Building with a box of bonds he had stolen from the office where your son is employed."

"Indeed!" said the broker, opening his eyes.

"This is Miss Olcott, father," said Fred, indicating Miss Hunter's friend. "Miss Olcott, my father."

Mr. Niles and the young lady acknowledged the introduction.

"Won't you sit down and have lunch with us, father?" asked Fred. "We can make room for you."

Mr. Niles laughed.

"Thank you, Fred, but I have a couple of friends with me who have already taken a table over yonder, so you will have to excuse me. I hope, Miss Hunter, that you will see that my son behaves himself. I was not aware that he frequented this restaurant."

"This is the first time I was ever here, father; but you couldn't expect me to take two such charming young ladies anywhere else in this neighborhood."

"Doesn't he say that nice, Mr. Niles?" said Mildred to the broker.

"You mustn't mind all he says, Miss Hunter," returned Mr. Niles. "You will find him a pretty nervy young man. The leap he made that afternoon in the Cooper Building ought to convince you of that. And that was only one of the numerous exhibitions he's been guilty of. I am never surprised at anything he may do in that line. I suppose he hasn't told you that he saved the lives of four people at a fire a few months ago?"

"Why, no, he did not," she answered in surprise. "Did you?" she added, laying her hand on Fred's arm.

"I'm afraid I'll have to plead guilty to the charge, Miss Hunter. Father, if you're going to stand here and give me away like that I'll excuse you and you can join your friends."

All laughed, and then Mr. Niles bowed to the ladies and walked over to the table taken by the gentlemen he came in with.

"I think your father awfully nice," said Mildred to Fred.

"Thank you. He's the best father in the world, but he and I do scrap once in a while."

"I am sure it's nothing serious," she answered. "I like to hear a boy praise his father and mother. It shows he's a good son."

"Oh, come now, Miss Hunter, no bouquets, please. If there's any to be thrown I'd like to attend to the matter myself."

At this point the waiter appeared with the dishes, and soon the four were eating and talking merrily together. They remained an hour in the restaurant. Fred tipped the waiter a dollar bill and Hal opened his eyes, for the lunch had cost quite a stiff sum. Our young messenger always did things up brown. He could easily afford to, considering that he had \$34,000 stowed away in his safe deposit box in the Washington vaults on Wall Street. Nobody but himself knew that, however.

They walked down to Pier One on the Hudson River, close to the Battery, and took one of the iron steamboats that had just commenced running for Coney Island. It was a fine afternoon and they enjoyed the sail immensely. They landed at the New Iron Pier, and Fred took them into several of the shows, after which they started for Manhattan Beach, where they spent the rest of the afternoon, had dinner at one of the hotels, and finally took a train for New York. They escorted the young ladies to their homes, and Mildred invited Fred to call on her some evening soon, which he promised to do. Then Fred returned to his lodgings.

On Monday morning Switzer sent Fred with a note to a broker named Smith in the Vanderpool Building. While he was waiting in the ante-room to deliver the note a broker came out of the inner office, Smith behind him, and Fred overheard a remark that Smith made to the effect that the broker should sail right in and buy up every share of H. & O. he could get hold of. After that for two or three days Fred watched the ticker and noticed a number of sales of the shares. He determined to take the bull by the horns and purchased 3,000 shares. In a week's time H. & O. was going up by leaps and bounds until it reached a point that Fred thought dangerous, so he sold out. When he received his statement he found out that he had an even \$100,000.

CHAPTER XIII.—Fred Gets in on Northern Traction.

The boom in H. & O. had hardly gone the road of previous deals of this kind when another one, the result of an attempt of two rival factions to get control of a big traction road and extend it, came to Fred's notice. He picked up his information by hearing four substantial looking men in an auto discussing the matter. The machine was standing to one side on a ferry dock in Jersey City, waiting for the boat to come in to her slip. Fred was also waiting for the boat, but had stepped behind a big spile to look down into the water just to pass a moment or two away. The auto and its occupants were within easy ear-shot of the young messenger, and so he heard about all that was said in relation to the fight that had just begun for the control of the traction stock.

Both sides were trying to get hold of all the stock in sight in order to secure a majority of the shares. The name of the company—Northern Traction—was mentioned several times, so that Fred had no difficulty in learning the stock that the two parties were after. On his way home that afternoon he saw an article in the financial column of his paper about the traction matter, but it did not put much stress on it, merely intimating that it was believed Northern Traction would enter the trust and become a part of the system, the majority of the stock of which was held by a holding company called the Eastern Securities Company.

These men in the auto seem to be red-hot after the Northern Traction stock," mused Fred. "The people opposed to them want it badly, too, according to their statement. That ought to make Northern Traction valuable property. I wonder if I could get hold of any? I should imagine that it would be pretty hard to find with these mon-eyed chaps in the field, ready to pay a good figure for it. Let me see what it's going at."

He pulled a copy of the afternoon market report out of his pocket and consulted it.

"It closed to-day at 75. Well, I must see if the little bank can get me any. I'll call in there in the morning at the first chance I can get."

Next morning Fred left an order with the bank to get him any part of 5,000 shares of Northern Traction, putting up \$50,000 in big bills. After he got through work he stopped in at the bank and asked if any of the stock had been bought. He received word that the bank's broker had not been able to find any that day, but was still looking for it. On the following morning Switzer gave him a note to take up to a man in the offices of the New York Central Railroad in the Grand Central Depot on East Forty-second Street. The gentleman on whom he called, after reading the note, dictated an answer to his stenographer and handed it to Fred to carry back.

The messenger came out of the building and started for another entrance in order to reach the shuttle train of the elevated railway, which would carry him down to the Forty-second Street station, where he could connect with a South Ferry train for Hanover Square—the most convenient way for him to reach Wall street, as the underground road was not yet in operation at that time. As he struck the sidewalk he saw a little white-haired old man, who had come out of the depot,

start to cross the street. A cab came rushing down the street at the moment, and a Madison Avenue car was coming from the opposite direction so that when somebody shouted to the old man to look out he got confused and stopped right in the track of the cab.

The driver apparently did not see him, and would assuredly have driven over him but for Fred's presence of mind, activity and strength. He sprang into the roadway, grabbed the old man around the waist, lifted him in his muscular arms and snatched him right from under the nose of the horse. The cab wheels grazed them both as it swept by, and the driver hurled an offensive epithet at them for getting in his way. Fred assisted the trembling old man to the sidewalk, where a crowd began to gather about them.

"There's nothing to look at, gentlemen," said the boy, rather disgusted with the curiosity of the bystanders. "Move on, please, and do not block the sidewalk. If you don't you'll have policeman after you."

"I am very much obliged to you, young man," said the white-haired stranger in tremulous accents, for he was quite broke up by his narrow escape from serious injury, if not death.

"You're welcome. Let me see you across the street."

"Thank you. I shall be obliged to you if you will."

Fred got him to the other side and away from the curious mob.

"Are you a stranger in New York?" he asked the old man.

"Yes, though I have been here before," said the white-haired stranger. "Would you mind going with me as far as the Grand Union Hotel?"

"With pleasure, sir," replied Fred courteously.

The hotel was only a short distance away, at the corner of Fourth Avenue.

"I should be glad to know to whom I am so largely indebted," said the old man as they walked along.

"My name is Fred Niles. I work in Wall Street."

"Wall Street, indeed! With a broker?" he said.

"Yes, Mr. John Switzer, of the Cooper Building, No. — Wall Street."

"I came to the city from my home in Belford, New York, to sell a quantity of stock. Probably your employer would dispose of it for me. I have no particular broker in view, and would just as soon patronize him as anyone else. Do you think you could get a portion of the commission by recommending me to him?"

"No, sir. I would not ask a favor of that kind of Mr. Switzer. Besides, I do not need the money, as I am pretty well fixed already."

"Indeed, I am very glad to hear that."

"I have speculated some in the market and made quite a boodle. Then my father is one of the biggest brokers in the Street."

"Well, well!" exclaimed the surprised old gentleman.

"What is the name of the stock you have for sale, and how many shares have you to dispose of?"

"It's Northern Traction stock, and I have 6,000 shares."

"What!" gasped Fred. "Northern Traction, did you say?"

"Yes. It's good stock. I see by the papers that

it has gone up to 75. As it has never been so high before, and I fear it may go down again, I want to get rid of it as soon as I can."

"Well, I can help you to do that," replied Fred in some excitement, which the old gentleman did not notice. "I know a broker who is looking for 5,000 shares of it, and I guess he'll take all you have off your hands. It is liable to be a great advantage to me if you will sell your shares to him instead of to anyone else."

"I should be delighted to do so if he will pay me the market price."

"He'll do that, all right," replied Fred. "In fact, he will have to, or another broker would. Northern Traction is a good stable stock, and there is no reason why you should not get its full value. Well, here you are at the hotel. I'm going right back to Wall Street, and will tell this broker to send somebody up to make the deal with you at your hotel. That will save you all the trouble of coming downtown."

"Thank you, young man. That is indeed another favor. The service you just did for me is one I can never forget as long as I live. I trust you understand that I am deeply grateful to you."

"That's all right, sir. I am glad that I was on hand to save you from being run over."

"I shall want to make you some substantial acknowledgment in return, my boy."

"It isn't necessary. It will be enough for you to sell your stock to the broker I shall send to you. By so doing it is possible that I may make something out of the deal that will be worth while."

"Then you may depend that I will do so, and to nobody else," replied the old man.

Fred thanked him and took his leave.

"Gee! But I'm in luck," he said to himself as he walked over to the Forty-second Street elevated station, for it would only be a waste of time for him now to return to the Grand Central Building to take the shuttle train. "Six thousand shares of Northern Traction will just fill the bill with me. I'll put up \$10,000 more with the bank, and tell the cashier to notify their broker where and of whom he can get the shares. That little old gentleman is well off to own \$450,000 worth of Northern Traction. He doesn't look it, judging by his general appearance. It's only another instance of the fact that you never can judge the value of a book by its cover."

Fred lost no time, as soon as he got downtown, in getting \$10,000 out of his safe deposit box and taking it around to the little bank. He asked the cashier if their broker had found any Northern Traction yet.

"No. He reports that it is uncommonly scarce, although the market price has not advanced since yesterday."

"All right," replied Fred. "I have located 6,000 shares myself, but I haven't the money to buy the stock outright. Here is 10,000 more to cover the margin on the additional 1,000 shares. Tell your broker to send up to this gentleman, Mr. Randolph Owens," and the young messenger handed the cashier the card he had received from the little old gentleman. "He's stopping at the Grand Union Hotel. I have arranged with him to sell the shares at the market to your representative. It would be well not to lose any time in getting hold of the stock."

The cashier said he would attend to the matter

at once. He did so, and when Fred called after he was through for the day he was told at the bank that the stock had been bought and was held subject to his order.

"All right," replied the boy in a tone of great satisfaction.

Then he went home feeling that all things pointed toward happy results.

CHAPTER XIV.—Fred Startles Wall Street.

Next day all the papers came out with the story of the fight between the two factions in the Northern Traction to gain control of the company. The papers said that whoever held shares in the road now had the chance to sell them to either side at a big advance on their market value. Of course Fred read the different accounts with great satisfaction. From what a prominent financial daily said he began to believe that he held the key to the situation. This paper reported that it had been learned that whichever side secured the 6,000 shares lately sold by Mr. Randolph Owens, of Belford, N. Y., to a New York broker, would win out.

All Wall Street was now interested in the traction squabble, and strenuous efforts were being made by half the traders to find out who was the lucky man who held the 6,000 shares. The cashier sent for Fred, congratulated him on his shrewdness in buying the stock, and asked him what he was going to do about selling it. Fred said that he thought the best way would be to advertise that the shares would be sold in one block at public auction. The cashier agreed with him. Accordingly the announcement was made in the final papers that the sale would be held at the auction rooms of a well-known firm in the financial district at four o'clock on a certain day. The rooms were filled with brokers at that hour.

Some of the most prominent traders in the Street were there. Among the rest were John Switzer and Edward Niles. Fred and Hal were there apparently as spectators, while there was also quite a bunch of reporters from the different newspapers. The auctioneer, after announcing the object of the sale, asked for bids on the block of stock. A broker started the ball rolling at 90, and it quickly ran up to 100. The bids jumped \$5 at a clip until the price offered reached \$130 a share, then they fell to \$3 and then to \$2, but as neither side would give up, the price kept going up till it reached \$145 a share. Then the next bid was \$150. That seemed to take the wind completely out of the sails of his competitor.

"One hundred and fifty I am offered, do I hear one-fifty-one?" cried the auctioneer glibly, looking at the gentleman who had bid 145. Everybody else in the room looked in the same direction, and the excitement was subdued, but intense, nevertheless, for the future of the Northern Traction Company hung maybe on the last bid.

"The man who owns that block of stock will rake in a mint of money," said Hal.

"How do you know it's a man?" chuckled Fred.

"Oh, it must be. I don't believe a woman owns it."

"It might be a boy, for instance."

"A boy! Ho! Why, the market value is nearly half a million, and the last bid was for double

TIPS OFF THE TAPE

that. The people that gentleman represents seem to be willing to pay a pretty stiff figure to get control of the company."

"It is worth it to them or they wouldn't be so eager to come up with their coin."

"I guess that other man is going to throw up the sponge," said Hal.

"I'm sorry."

"Why?"

"I'd like to see them run it up to 200."

"So would I if I was getting anything out of it."

"One-fifty," went on the auctioneer, repeating the figures over and over half a dozen times. "One-fifty once; one-fifty twice; one-fifty for the third and last time. Do I hear one-fifty-one?"

He paused and looked at the other man for a moment as he held his gavel upraised.

"Sold!" he cried, bringing the gavel down with a resounding blow. "To Mr. John McArthur for one-fifty. Gentlemen, the sale is over."

The cashier of the little bank stepped up and whispered something in his ear.

"One moment, gentlemen," said the auctioneer, as the traders began to file out. "There has been a good deal of curiosity in Wall Street as to the identity of the owner of this important block of Northern Traction stock. Now that the shares have passed from his control I am authorized to announce to you his identity."

A buzz of expectation rose in the room, and everybody looked eagerly at the auctioneer.

"Astonishing to relate, gentlemen, the late owner of this stock is a boy, and a Wall Street messenger at that."

To say that the brokers present were astonished would be to put the matter quite mildly. In fact, they were actually startled by the announcement. A Wall Street messenger boy! Such a statement seemed perfectly ridiculous, and yet it was evidently made in good faith.

"The name of this messenger boy, gentlemen," continued the auctioneer, "is Fred Niles, employed by John Switzer, stock broker, of the Cooper Building. He bought the block of Northern Traction for \$75 a share, putting up a cash margin of \$60,000. His profit on the transaction amounts to \$450,000, less, of course, his broker's commission, the customary interest charges and the cost of this sale. That's all, gentlemen."

Hal Mills looked at Fred in a species of stupefaction. He couldn't understand what it all meant. In other words, he was paralyzed with amazement. There were two others equally thunderstruck by the auctioneer's words. These were Edward Niles, Fred's father, and John Switzer, his employer. As for the other brokers—the room was filled with their excited converse.

"Come, Hal, let's make a move," and Fred slipped out at the door, followed by his friend.

"What does this mean, Fred?" asked Hal. "The auctioneer said that you owned that stock. How could you?"

"By buying it on margin."

"But it took \$60,000 to do that. Where would you get \$60,000?"

"I'll tell you some other time, old man. I'm in a hurry to get home."

When Edward Niles reached his house he found his son there. He called him into the library and asked him about Northern Traction. Then Fred explained all his speculations, from his first five-

share investment in L. & M. to his 6,000-share one in Northern Traction. His father listened in utter astonishment.

"Now, father, did I do the right thing to leave school and enter Wall Street or didn't I? In less than a year I've made over half a million dollars. What have you got to say about it?"

What could Mr. Niles say but that his son was the most extraordinary young man he'd ever heard of, and the newspapers next morning said about the same thing.

"Now that I've proved the point I set out to make," said Fred, "I'll come home and live here with your permission."

"Fred, I want you to resign from Mr. Switzer's office and enter mine. Not as a messenger boy, but as a junior partner."

"I'll accept your offer, sir. I'll put in my half million as soon as the papers are drawn up," replied Fred.

And from that hour Fred became an important factor in Wall Street, and also the most popular young broker on the Street. Although he never went to Yale College, he got along just as well as if he had graduated from that university, and his father had no kick coming. Last fall he married Mildred Hunter, spent the honeymoon in Florida, and this year they are touring Europe during the summer. The younger brokers expect to give him a great reception on his return, for they all remember how as a boy he startled Wall Street.

Next week's issue will contain "STRIKING IT RICH; OR, FROM OFFICE BOY TO MERCHANT PRINCE."

DIES AS A PAUPER, LEAVES \$179,000

Although William Winslow, Sr., virtually lived the life of a pauper and died in a Federal soldiers' home apparently penniless, he left an estate upward of \$200,000.

This was disclosed in Probate Court at St. Joseph, Mo., when an accounting was given by a loan company with which the aged recluse had entrusted his cash and securities.

For six years Winslow lived in seeming penury in a cheap rooming house in the tenement district of St. Joseph, apparently scarcely able to scrape together enough money to keep him from starving. Rooming house employees say he seldom ate regular meals, usually making a meal of cheese and crackers in his dingy little room twice a day. He dressed poorly, even denying himself the warmth of an overcoat in winter. Attendants were not permitted to enter his room, the recluse preferring to keep it in order himself.

December 29 he unexpectedly announced to those at the boarding house he had made plans to enter the National Military Home in Leavenworth, Kan. He had served in the Civil War as a Union soldier.

The next day he was admitted at the soldiers' home, and died there a week later of infirmities. Following his death the body was taken to Derby, Ia., for burial.

The officials appeared before Judge A. B. Duncan, declaring they held property of Winslow's to the value of \$179,000, consisting largely of mortgages, cash, bonds and notes.

TRUE GRIT

or

An Engineer at Eighteen

By Gaston Garne

(A Serial Story.)

CHAPTER XIII.—(Continued.)

This was the neighborhood that Bunker and his cronies had figured upon as the likeliest spot for a head-on collision.

But No. 33 and its string of box cars had made better time than the plotters had looked for, so in their game with chance they had lost the trick.

At the rate they were going the run to the plain was made in short order, and then Bob caught sight of the lights of the scattering hamlet of Paradise, with its station, sidings and branch track running to Paradise Lake.

Just then Bob glanced at the clock that hung in the cab.

"Great Scott!" he cried with a creepy feeling of alarm, "the express is due at Paradise in four minutes, and I am nearly three miles away. With the operator at Rocky Gulch laid out by the Bunker gang, the chances are that this freight is supposed to be held there on the siding until the express shall have passed. Unless I can reach Paradise and get switched onto the branch track there'll be a smash-up as sure as fate."

Bob had sized the situation up correctly. It was Paradise or death, and four minutes would decide the matter.

Without the loss of a moment Bob released the brakes, put back the reverse lever and began pulling the throttle out a notch or two at a time; then he jumped off his seat, flung open the furnace door and shoveled in coal like mad.

No. 33 responded instantly, and the slackening cars gathered fresh momentum.

In two minutes Bob opened the whistle valve and let off four shrill toots, and the regular switch signal, to which he added a long screech, which was the special signal for the branch track.

"It's touch and go," muttered the boy, leaning far out of the cab window.

In a few moments he repeated the signal, when, like a long-drawn-out echo, he heard the far-off scream of the express whistle, and its gleaming headlight came into sight down the line.

Bob never forgot the sensation he experienced at that moment. It was a race against death, with the chances against him.

But as he let off his switch signal for the third time, he saw a light dancing along by the side of the track which his practiced eye told him was a man running for the branch track switch.

Would he reach it in time for Bob to carry his forty-odd cars off the main track?

At that moment a long, unearthly whistle from the express told our hero that the danger signal had been displayed, but too late to be of any avail.

With a jolt that nearly flung Bob to the floor of the cab Thirty-three took the branch track, and the swinging caboose had scarcely cleared the

main track and the man closed the switch before the express, with her driving wheels flying backward and the air-brakes hard down, flew past at a fifty-mile clip.

The wild race for Paradise was over and death had lost.

CHAPTER XIV.

How Chet King and Abe Pindar "Got Left."

Bob backed up to the station while the express, as soon as matters had been explained, continued on its way.

After hearing the young fireman's story the night operator at Paradise telegraphed to Vinol for instructions.

He was directed to hold the freight on the siding and send Bob back on Thirty-three to Rocky Gulch to recover the conductor and the train crew.

The boy took half a dozen armed railroad men in a box car, but on arriving at Rocky Gulch there were no signs of the Bunker crowd.

Conductor Brown and his trainhands were waiting for him, those of the crew that had been thrown off the train in the tunnel having reached the siding and released the prisoners.

Of course the freight arrived at Vinol some hours late, but in plenty of time for Conductor Brown to start on his regular return trip, with a new engineer and Bob back in his old position as fireman.

The official particulars of Bob's latest adventure had preceded him, so that when old Thirty-three drew her load of empties into the Rushville yard, there was quite a crowd of Bob's friends on hand to welcome him back, all eager to hear from his own lips the story of his thrilling ride down the mountain of Paradise.

Bruce Hardy was the first to grasp his chum by the hand, and as soon as Bob managed to clear himself of the mob, he and Bruce made a short cut for the Blake cottage.

"Well, Bob," said Hardy, "you seem to have as many lives as a cat. I guess the Bunker crowd will give you up as a bad job after this."

"I fancy they'll have enough to do looking after themselves, for the sheriff of the county is hot on their trail by this time."

"I hope he'll land them behind the bars. Too bad it isn't a hanging matter. They deserve it."

"Men of their stamp are sure to reach the halter some day," said the young fireman, as they turned into the garden gate.

Mrs. Blake and Bessie welcomed the man of the house, as they called Bob, with open arms. Their only knowledge of the exciting events at Rocky Gulch and Paradise was the meager account, received by telegraph from Vinol by the Rushville Daily Bugle, which had been printed that morning, and consequently they had been worried all day.

"Do tell us all about it, Robert," said his mother, kissing him for the third time. "We've been so upset over that paragraph in the Bugle this morning."

"Yes, do, Bob; I'm just dying to know. If it hadn't been that Myrtle came over today and cheered us up, I really don't know what I should have done," said his sister.

"Bruce was there, too, wasn't he?" said Bob, with a wink at his chum.

Bessie, with a pretty blush, admitted that Hardy had called.

In narrating his experience on the pilot of Thirty-three, Bob toned his story down as much as possible, for he has a proper regard for the feelings of his dear ones. As it was, mother and daughter shuddered many times at the perils Bob had gone through.

"What hardened men!" exclaimed Mrs. Blake, with a shudder. "They seem to have very little respect for human life."

"Don't worry about them, mother. Sheriff Young will attend to their case," said Bob.

"That's what he will," said Bruce, wagging his head as if to clinch the assertion.

"You're going to stay to supper, aren't you, Bruce?" said Bob. "You must honor Bessie's first appearance in the dining-room since she was taken sick."

"Oh, if you put it that way, I shall be pleased to accept your invitation."

Bessie looked pleased.

"You know we're only plain people, Mr. Hardy," said Mrs. Blake, "so you must not expect any display. You have so many nice things at your house that I'm afraid—"

A knock at the door cut her short.

The visitor was Jacob Lickett, the superintendent of the Round Top Railroad. He excused his intrusion, on the ground that he had come to hear Bob's story of his adventure on the runaway freight. Leaving his mother to prepare supper, and Bruce and his sister to entertain one another, Bob took Mr. Lickett into the sitting-room and gave him the facts of the case.

"Upon my word, you are getting to be quite a hero," said the superintendent, with an affable smile. "Your mother ought to be proud of you."

Mr. Lickett prolonged his stay on one pretext or another, until Mrs. Blake felt obliged to ask him to supper.

He accepted with alacrity, and tried to make himself excessively agreeable, more particularly to Mrs. Blake herself.

He praised the hot biscuits, the home-made jelly, the cakes, and even the tea, which he declared to be positively delicious.

"Really, Mrs. Blake, you are a domestic jewel," he said, allowing his gaze to rest admiringly upon her for the fiftieth time that evening.

Although Bob's mother gave him very little encouragement, he made no haste to leave. He seemed to find the Blake cottage a very pleasant abiding spot, and the society of the lady herself quite to his liking.

But a message from the junction, requiring his presence there, interfered with whatever program he had mapped out for himself, and he had to take his leave before eight o'clock.

"You see how it is, Robert," said his mother, "that man is making himself disagreeably persistent in his attentions toward me. I didn't mean that you should know how closely he is following me up, because I feared you might say something that would offend him, and cause you to lose your position on the road. I never thought of such a thing as marrying again, my dear boy. Though your father has not been heard from for more than ten years, no one can say positively that he is really dead."

"Well, mother, Jacob Lickett cannot make you marry against your will, and I'm not going to let him annoy you. I think I have done enough for Round Top to make me solid with the management without any reference to the division superintendent."

Bruce Hardy stayed till ten o'clock and then he and Bob went out together for a short spin on their wheels, but an hour later Bob, much to his mother's relief, was home and in bed.

The next day being Sunday, no freight trains left the yards of the Round Top Railroad, so Bob had the whole day to himself.

He went to church in the morning with his mother, and after an early dinner returned to attend Sunday-school, where he was sure to meet Bruce Hardy and a great many of his former schoolmates, who, unlike Chet King and Abe Pindar, did not give him the cold shoulder because he was only a fireman on a freight train.

Myrtle Kent was there, of course, looking as bright and pretty as ever, and he received a charming smile from her.

Chet and Abe were there also, which might have been looked upon as a good sign for those young gentlemen but for the fact that their intentions were pretty generally understood.

There was not the slightest doubt but that Miss Kent was the attraction which drew Chet, while Bruce Hardy's sister was the magnet which attracted Pindar, now that he felt himself out of favor with Bessie Blake.

Both of them were conspicuous in brand new suits, Chet King being particularly noticeable for his diamond pin and large boutonniere.

"Isn't he a dude?" laughed Laura Hardy to Myrtle, her particular friend.

"Indeed he is," said Myrtle, with a glance in King's direction. "Got up quite regardless."

Chet saw the look and immediately concluded that he had made an impression on the young lady at last.

He took off his hat and made her a most profound bow, accompanied with a smirk that was intended to be quite fetching.

Myrtle pretended not to see it. She did not feel the least bit interested in Chet King.

After Sunday-school Chet and Abe waylaid Myrtle and Miss Hardy as they were coming out, and tried to monopolize their society.

Chet had a nobby little cane with a silver top, on which his initials were engraved, and he swung it about in the most approved fashion. At least, he thought he did. Altogether, he believed he was quite irresistible with the girls.

"I presume I may have the delightful pleasure of seeing you home, Miss Kent," said Chet, with a flourish of his cane.

"I hope you also will honor me," said Pindar to Laura Hardy.

But the girls were very sorry, they couldn't think of putting the young gentlemen to so much trouble.

"No trouble, I assure you," said Chet, loftily.

"Not the slightest," chimed in Abe, with a bow he had copied from his side-partner.

"Please excuse me," said Myrtle, suddenly, "I wish to speak to Mr. Blake," and she tripped over to the edge of the sidewalk and shook hands with our hero, leaving Chet staring after her in great astonishment.

Miss Hardy also excused herself, as a girl

friend came along, and so the elegant pair were left to condole with one another, and to swap all sorts of bitter remarks about the young fireman whom Chet never hated more than at that moment.

CHAPTER XV.

The Peril That Faced Myrtle Kent.

Bob Blake was ambitious to be an engineer, and he meant to be a first-class one. While he was picking up the practical points in the cab of old Thirty-three, at the same time attending strictly to his duties as fireman, he devoted a large part of his spare hours to acquiring the theoretical side of engineering from books which he either bought himself or borrowed from obliging friends and the Rushville public library.

Poor old Beckley, whose death he deeply regretted, had taught him many things about the locomotive that ordinarily would have taken months, perhaps years, to acquire.

As a wiper and machinist's assistant his inquisitiveness had brought all parts of an engine under his notice. And what he once learned he never forgot. Though only eighteen, he confidently believed that he was fully competent to manage and run a locomotive on regular schedule like any other engineer.

But his age was against his getting an engine, though he stood high in the company's favor. Therefore, it looked as if it would be several years before he achieved the point at which he aimed.

Bob had attended only one meeting of the Rushville Bicycle Club after he had been duly enrolled as a member. At that meeting the boys decided to have a run up the mountain road to Round Top Glen, where they arranged to have a blow-out and dance. At least a dozen of their young lady friends promised to be present if the day turned out pleasant.

Chet King had promptly sent Myrtle Kent an invitation, and as she was a fine rider on the wheel, he expected to enjoy a good share of her society on the road.

Miss Kent just as promptly declined the invitation, though she had apparently thought of nothing else but the Glen run for three weeks before.

Abe Pindar had also requested the pleasure of riding with Bruce's sister, but Miss Laura replied that she wouldn't think of going unless Myrtle Kent went.

Chet King and Abe Pindar felt pretty sore over the refusal of the two girls to accompany them.

"If I thought Myrtle Kent was going with Bob Blake I'd——"

"Well, what would you do?" asked Abe, as Chet stopped suddenly.

"I ain't saying what I'd do but you can bet I'd fix him somehow, and I wouldn't make such a mess of it as that fellow Bunker did, either."

King looked decidedly ugly. All the worst side of him was coming to the front.

"Well, you needn't worry about Blake. I don't think he's going."

"How do you know? I heard him say he expected to go."

"Can't get off. Business before pleasure, you know," said Abe, with a sneer.

"I don't see what Myrtle Kent can see in the fellow," said Chet, in a tone of disgust. "A grimy fireman!"

"She seems to think more of him than she does of you, all right," said Pindar, bluntly.

"You seem to know a heap, don't you, Abe Pindar?" growled Chet, not at all pleased.

"Well, actions speak louder than words, don't you know," retorted Abe, who seemed to be in a tantalizing humor.

"Oh, shut up! You got a pretty cold throw-down from Bessie Blake, yourself, so you aren't so much."

"She isn't the only girl in Rushville. There are others."

"Laura Hardy, perhaps? All the same, you aren't in it with her, either."

"Oh, drop it! Let's talk of something else."

"I'm going to play pool," said Chet, suddenly. "Are you on?"

Abe was willing, and the two made a bee-line for the Exchange."

The day before Decoration Day it became known that Myrtle Kent and Laura Hardy were both going to the Glen, but not with the boys. It also appeared that Bob was going, too, having secured a day off. People who seemed to know all about it said Laura and Bessie were going in a phaeton, and Myrtle was to go on her favorite mare.

When Chet and Abe heard the news they made plans to capture their charmers at the Glen and persuade them to walk over to the Springs, where they hoped to enjoy the exclusive pleasure of their society, and thus get the best of the other fellows, Bob in particular.

The 30th of May dawned cool and clear. At nine o'clock nearly all of the members of the Rushville Bicycle Club reported with their wheels at the club-room. All were in uniform and many of the bikes were decorated. It had been arranged to pick up the lady riders at their houses, and Bruce Hardy, who, as president, was to lead the procession, had the list in his hand when Bob arrived.

"Where did you get that bunch of violets, Bob?" said Bruce, quizzically.

"How about that bunch you've got, old chap?"

And while the chums were kidding one another Chet King was pointing out Bob's wheel to a toady of his, while Abe Pindar stood by with a grin on his face, as though something tickled him immensely.

At half-past nine the club got started on their line of march. A little after ten all the girls were in line, and the road out of town was taken at a merry pace.

It wasn't long before Bob's bike began to wobble, and, dismounting, he found a nut missing. He also found that another one was nearly off. He couldn't understand it. But when he found half a dozen tacks into the tires, and the chain filed away so that it was bound to break before long, he knew that some malicious person had been monkeying with his machine.

Bruce had dropped out of line to wait for him, and Bob called his attention to the condition of his wheel.

(To be continued)

Fame and Fortune Weekly

NEW YORK, APRIL 2, 1926

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ITEMS OF INTEREST**SPIDER'S WEBS FOR SILK.**

In Madagascar experiments have been made with a spider's web as a substitute for silk. The results are so encouraging that Henri Blin has hopes that a great industry will be the result.

MIRRORS FOR MACARONI.

By using mirrors to supplement the sun in drying macaroni, manufacturers of the product have found the color to be more satisfactorily preserved, since the deep yellow tint is not bleached so easily, and the flavor also is said to be improved. The process is quicker than sun-bleaching.

ARMORED BEAST OF TEXAS FOUND IN OLD MIGRATORY BATTLEGROUND

Discovered by Professor Elmer S. Riggs, of Chicago, who, for two years led expeditions for the Field Museum of Natural History into Patagonia and Bolivia, the fossilized shell of a monster armor-backed beast, the glyptodon, was placed on display in the museum here to-day. Experts say this monster lived 1,000,000 years ago in what is now Mexico and Texas, says "The Christian Science Monitor."

Down in the Tarija Valley, near Tupica, Bolivia, Professor Riggs located the scene of a meeting between opposing migrations of North and South American animal life, indications of which he found in vast fossil beds where skeletons of animals from both hemispheres lie in the clay and sandstone. Search in the clay bank of a stream revealed the beast now displayed 1,600,000 years after the formidable animal roamed the earth.

DEAD LETTER OFFICE HIDES MANY UNSOLVED SECRETS

No place in the world, perhaps, holds as many unsolved mysteries in as many odd forms as does Uncle Sam's Dead Letter Office in Washington, says "The Popular Science Monthly."

Not only is this small morgue the final resting place for letters and parcels that go astray because of faulty addresses, but it is also the repos-

itory for contraband goods, such as firearms, alcohol and narcotics, as well as deadly bombs and infernal machines. There an ordinary package has been found to conceal enough dynamite to wreck a building. There, too, innocent-looking parcels have given up everything from a live snake or a poisonous tarantula to a flock of fleas.

More than 60,000 carelessly addressed letters arrive every day in this government morgue, which received 21,000,000 letters and 803,000 parcels last year. In this number are 100,000 letters which have been mailed in entirely blank envelopes, many containing large sums of money.

The cash found in misdirected mail amounts to about \$55,000 annually.

LAUGHS

Cassidy—Phwat are yez drinkin' so fast fer, Moike? Flanagan—Begorrah, I want to get through before I get drunk.

Police Magistrate—You say you are called Lily. Where did you get that name? The Tramp—Because I toil not, neither do I spin.

Harry—You and Tom appear to be the best of friends. Dick—Why shouldn't we be? We never say what we think of each other.

The Doctor—You have a bad cold, Mr. Jiggs. I'll give you some pills for it. Jiggs—Oh, never mind, doctor. You can have it for nothing.

Mr. Dumhead—Nelson was coming to call, but I told him you would be engaged this evening—Miss Olemade, rapturously—Oh, William!

"So Ambitious has achieved fame, has he?" asked the philosopher. "He has," replied the cheerful chap. "Brilliant things said by other men are now credited to him."

Mrs. Highblower—Elsie, you never speak outside of the quarrels between your papa and myself, do you? Elsie—Oh, no, mamma. But when you are pleasant to each other I always mention it.

The Idiot—But you don't know wherein lies the difference between a good cook and a poor printer's devil. The Victim—Unburden your soul. The Idiot—One forms the pie and the other pies the form.

Blobbs—Newlywed's wife is a cooking-school girl, and she has been feeding him on angel food. Slobbs—What effect has it had on him? Blobbs—Well, I think he has rather given up the idea of ever becoming an angel.

Judkins—I learn that through your agent you have bought the properties on either side of your house, and got them cheap. How did you manage it? Foxley—Easily enough. My wife is an elocutionist, my daughter plays the banjo, George the cornet, I the violin, Bob the banjo, Charley rattles the bones, and little Johnnie has the drum.

CRAZED IN A NIGHT

Starwitz is a little old-fashioned Saxon town, which owes its only importance to the fact that it has for some centuries been the seat of a university, which, in the Middle Ages, produced multitudes of learned monks and captious schoolmen, and, in the seventeenth century, nourished a brood of prosy divines.

The place now floods all Germany with metaphysicians and pastors, but during the last hundred years its influence has been greatly extended by the addition to the university of a medical school, which was founded and liberally endowed some three generations ago by Doctor Kasper von Beidermaier, a skillful surgeon who amassed a tolerably large fortune in Stawitz.

Fifty years later, the prettiest girl in the town was one Gretchen, the only daughter of Wilhelm Reinholt, the innkeeper; and among the medical students of the university was a certain Carl Hals, a good-looking young fellow, who was rather more clever and studious than most of his companions. Carl's studies did not, however, keep him entirely away from Reinholt's cellar; and Reinholt's beer, if the truth must be told, was not the only attraction which drew young Hals to the innkeeper's house.

In fact, Gretchen's eyes always had a merry smile for Carl and for no other, and Carl so effectually reciprocated the compliment that in course of time it began to be an understood thing that the handsome student was to marry old Reinholt's daughter. The matter, it is true, was not officially proclaimed; but, as Carl was frequently chaffed about it, and never denied the soft impeachment, public notification of the engagement gradually became more and more unnecessary, except as a legal form. By some of his companions Hals was congratulated; by others he was remonstrated with; and by yet others he was envied; but in fair weather and foul Carl remained true to Gretchen.

Nor was she less faithful to him. Franz von Kugel, a great land-owner's son, used to smile at her and endeavor to win her affections; Fritz Rudesheim, the butcher's son, used to offer her costly presents; and a score of others tried in various ways to obtain her heart, or at least to seduce it from Carl, but to no purpose; and Hals rewarded her steadfastness by loving her the better.

But Herr von Kugel was not a young gentleman of particularly amiable character. Perhaps his researches in anatomy had brutalized him, or perhaps he was naturally bad and unfeeling. Certain it is, however, that when he discovered that Gretchen looked scornfully at him, despised his wealth, and was not afraid to tell him from time to time a few home-truths about himself and his manners, his passion changed into something very like hatred. He was too much of a coward to say anything to Carl; but he took every opportunity of annoying Fraulein Reinholt, who was even more timid and sensitive than most of her sex, and not so likely as Carl to retaliate. Still, I think that Von Kugel's feelings of envy and spite might in time have died out had not an incident occurred which caused the unfavored suitor to re-

sort to what proved to be an exceedingly desperate measure.

One winter's evening he and a few kindred spirits sat drinking in Reinholt's cellar. Franz von Kugel had drunk beer until he was tired of it, and until he was also tolerably intoxicated, and the bad language of himself and his equally drunken associates had driven Gretchen into her own little distant corner, where she sat working a purse for her lover.

"Girl!" shouted Von Kugel loudly, as he brought down his fist on the table, "bring us some brandy!"

Wilhelm Reinholt was absent, and his daughter, who doubtless thought that her father's guests had already had sufficient liquor, pretended not to hear, and devoted all her attention to the purse.

Franz muttered an oath, and went stumblingly across the floor toward her.

"Bring us some brandy, you wench, I say," he cried, as he stood before her. "One would think that you were deaf, or that that miserable purse was your only occupation in life."

"Steady!" ejaculated a voice behind him. "Von Kugel, you are drunk, and had better go to your lodgings."

Carl had entered, and with his hands in his pockets he gazed coolly at Franz, who turned contemptuously toward him.

"And what right," asked the latter, with another oath, "have you to interfere?"

"You shall not speak to Fraulein Reinholt in that way," said Carl determinedly; "nor, indeed, to any woman, while I am by."

"Humph!" returned Von Kugel, who, with a sudden access of Dutch courage, confronted his successful rival and looked ridiculously war-like and offensive. "I never heard of a moralist or a law-giver who was affianced to an innkeeper's daughter. Do you, Herr Hals, presume to give yourself the airs of a Cato or a Solon?"

Carl did not strike him, as he might very reasonably have done. He simply seized the boor by the collar, spun him quickly round, and administered a kick which sent him sprawling through the doorway. "Go home," he said, as Franz ruefully picked himself up. "If you were not drunk perhaps you would not make such a fool of yourself!"

And Von Kugel went home, breathing vengeance against his assailant. He dared not challenge him; but he was determined to make him sooner or later suffer, and suffer bitterly for what he had done.

Gretchen, poor girl, was a good deal frightened, and all her lover's assurance and tenderness were needed to quiet her anxiety lest the struggle might be renewed, or lest Carl might be waylaid and ill-treated on his walk home. But after a time Hals succeeded in calming her, and with a kiss bade her good-night.

Franz von Kugel discreetly avoided Carl's society from that day forth. He did not desire to receive another kick, and he was so completely conscious of his rudeness and cowardice that he did not again enter Reinholt's cellar, where he would probably have met with the sneers of Rudesheim, even if he escaped the boot of Hals.

In the meantime Gretchen's anxiety abated, and the kind-hearted little maiden began to experience a sort of lurking pity for Franz.

He had been drunk, but in those days everyone got drunk, and that was nothing; and Von Kugel had, she thought, been almost sufficiently punished for his roughness and incivility.

December came, and with it frosty nights and bright moonlight.

Of course, there was skating, and of course Gretchen managed to escape now and then from her duties in order to enjoy an evening on the ice with Carl. The two, it was now whispered, were to be married in the spring, when young Hals would take his degree, and Reinholt gladly spared his daughter when he could, and drew the beer himself. In his eyes the marriage would be a fine thing for both families; and although he looked forward with some regret to the prospect of losing his daughter, and with her a dowry which he had determined should be as large as he could afford, he was heartily glad that she was about to settle down as the wife of such an excellent young fellow as Hals.

I cannot tell how it was that Von Kugel one evening became aware that Gretchen was at a certain hour to meet her lover and accompany him to the river. He may have intercepted a note, for he was quite equal to such a piece of knavery; but at all events he did know by some means or other that the innkeeper's daughter had engaged to wait for Carl at 8 o'clock outside the door of the University Medical School.

A little before that hour Franz took up his position beneath the dark shadow thrown by the portico of the building. Far away he could hear the townspeople speed over the frozen surface of the river below him in the valley; but at that moment the river had no attraction for Von Kugel, who stood shivering and waiting, and hoping that Gretchen would arrive before her lover.

Soon he heard a light footstep on the crisp roadway, and then in the moonlight he saw Fraulein Reinholt, muffled in furs, coming quickly toward him.

He stepped forth from his hiding-place, and with a bow confronted her.

"Fraulein," he said, "I have not had the honor of meeting you since the night of that unfortunate affair at your father's. I have long desired to speak to you and to apologize for my rudeness."

There was that in his voice which his listener mistook for a tone of genuine contrition; but Gretchen, who was somewhat surprised by his sudden appearance, did not immediately answer, and in a moment Von Kugel knelt before her and looked up pleadingly into her face.

As he did so another step resounded along the street.

"Hush!" continued Franz, rising and betraying well-simulated alarm. "Someone is coming. Step in here for one instant, or your reputation will be compromised."

He pointed to the open door of the medical school, and poor Gretchen, scarcely knowing what to do, rushed in, and was followed by Von Kugel. From the hall the two saw Carl approach through the brilliant moonlight.

Carl waited on the corner until after eight o'clock.

At the expiration of that time he crossed over to Reinholt's cellar, learned that Gretchen had left the house with her skates, and, supposing that

some mistake had occurred and that she had gone straight to the ice, went merrily down the hill, swinging his stick and humming a song, until he found himself among a crowd which stood watching Rudesheim cutting figures for the edification of all who chose to admire him.

Gretchen was not on the river-side, nor could Carl, who put on his skates and looked for her upon the ice, hear any news of her; and after half an hour's search, Hals, painfully conscious that something had happened to her, returned to the town, where he made further inquiries on all sides, but without result.

The skaters came back from the river, and as Hals, from the door of Reinholt's inn, watched them, still hoping that Gretchen might be among them, he was startled by hearing that a fatal accident had taken place upon the river.

Was his sweetheart the victim, for someone had been drowned?

But no! It was with a sigh of relief that he learned that not she, but Von Kugel, who had ventured upon an unsafe part of the river, had been lost.

All through the rest of the long winter's night he wandered with Reinholt and a few sympathetic friends about the town and its neighborhood, seeking and seeking in vain for his betrothed.

At last morning broke, and ere the early mists had dissipated, the good people of Stawitz began to hurry to their work.

Carl, sick at heart and pale of face, was again at the door of the inn in earnest conversation with Reinholt, when a crowd of students who had collected around the door of the Medical School burst into exclamations of excitement, and began to surge into the building.

Hals, ever ready to associate even the slightest occurrence with Gretchen's mysterious disappearance, hurriedly crossed the road. In a few moments, guided by the pressure behind him, he entered the school, forced his way through the thronging students in the hall, and reached the dissecting-room.

There, on a row of oaken tables, lay the stark corpses of those whose bodies had been cut and mangled for the grim purposes of science.

Carl had been in that horrible chamber many times before; but why did the cold perspiration now stand upon his brow? Why did he tremble and grow pale? Why did he throw up his hands, and with a cry, fall fainting upon the awe-struck students behind him?

Close to one of the tables on which was stretched the most mangled corpse of all, crouched a form which he could not but recognize. On its face, which was that of Gretchen, but fearfully distorted and convulsed, was a look of terror which told its own tale; and the white eye-balls stared fixedly at the horrible thing beside them.

Von Krugel, for revenge, had shut the girl up in that dreadful chamber, and it made her a raving maniac.

And she never recovered her reason. For some years she lingered on, and while she lived Carl was ever at her side. When she died he bought a practice in Berlin, and only quitted it once a year to visit the grave of his first and only love.

GOOD READING

OLD CLUBFOOT DEVOURS SEVENTEENTH VICTIM

"Old Clubfoot," an enormous man-eating tiger which has been terrifying the natives in Mysore State, India, for several months, has killed his seventeenth human victim. The animal derives his nickname from a deformed paw.

Most of the victims have been women and children who have strayed from the villages. In certain districts cultivators have refused to work in the fields, and travel only in gangs for mutual protection.

LIGHT IS AIR GAUGE

No longer is it necessary for the motorist, getting "free air" at the gas station, to disconnect the air hose from the tire valve frequently to test the pressure in the tire.

An automatic air meter is the latest device for the gas station, says Popular Science Monthly. The motorist sets the dial at the exact pressure he desires in the tires.

When the dial is set, a light, to which the operator is pointing, comes on. All that is necessary now is to attach the hose to the tire. When the tire is filled to the pressure indicated, the light goes off.

THREE DANCE 34 HOURS

A marathon Charleston contest which started in Newark, N. J., was brought to an end after running thirty-four and one-half hours. Only three of the fifty contestants who started finished.

The contest ended a short time before a detective came to stop it. Chief of Police Long acted after he learned that several of the contestants had collapsed and were taken to the City Hospital for treatment.

"If these youngsters haven't sense enough to protect themselves we'll have to protect them," said the Chief, who declared he would issue a warning against holding similar contests.

The three who were still dancing or barely moving on the floor when the contest was called off were Louis Darcy, of 21 Cutler Street; James Owens, a negro, of 169 Livingston Street, both of Newark, and Louis Dower, of 62 Oak Avenue, Irvington. Several girls entered the contest but the last dropped out at the thirtieth hour.

TRACKING STORMS

"The birthplace of storms"—that vast frozen sheet covering Greenland's icy mountains—is the ultimate goal of an expedition of adventurers that is being organized this winter under the leadership of Prof. W. H. Hobbs of the University of Michigan, an authority on glaciers and geology.

The party expects to start for Greenland next July, according to Popular Science Monthly, equipped with airplanes for preliminary exploration, with radio apparatus to maintain communication with the outside world and with scientific apparatus to record pranks of the weather and to observe the movements of the great Greenland glaciers.

One of the chief objects of the expedition will

be the establishment of a weather observing station on the vast plateau of ice some 150 miles inland and 7,000 feet above sea level. Never before has this been accomplished. At this station Professor Hobbs hopes to maintain a staff of observers for a year to give meteorologists of the world the first accurate information concerning weather disturbances in the part of the world where severe storms are believed to gather.

The observations, sent by radio to civilization, are expected to aid greatly in making accurate daily weather forecasts in the United States and Canada.

SPANISH TRANS-ATLANTIC FLYERS WON'T GO FARTHER

Tentative plans for extension of the flight of the Spanish trans-Atlantic aviators, headed by Commander Ramon Franco, have been abandoned.

When the fliers arrived here, ending their long voyage from Palos, Spain, it was understood they might continue across to the west coast and thence northward, eventually reaching New York. Now, however, they have received the following message from the Spanish government:

"The government is persuaded of the perfect condition of the plane for continuing the flight, but is likewise convinced of the danger to the aviators, although the details of the route have been closely studied by Commander Franco. In consideration of the special circumstances created by the world-wide reaction to the wonderful flight already made, the government has decided to terminate it at the Argentine capital.

"Commander Franco is authorized to visit Monteideo on the Ne Plus Ultra. Returning to Buenos Ayres the aviators will embark and return to Spain."

SAVE 150 AUSTRALIANS HEMMED IN BY FIRE

One hundred and fifty men, women and children who took refuge in the post-office building at King Lake while the remainder of the town was swept by a great bush fire have been rescued, after being surrounded by the flames for six hours.

The story of the rescue is among the most thrilling in the annals of Australia. A rescue party from Queestown made a wild dash in automobiles over burning bridges and along fire-swept roads partially blocked by fallen trees. Through this inferno they reached the imprisoned company and brought them all out to safety.

There was no more heroic figure in the episode than the postmistress of King Lake, who stuck to her post, telephoning to the outside world and giving directions for the fire fighters and rescuers. Finally the wires were burned away, after which she turned her energies to the task of cheering up and sustaining the courage of those who had taken refuge in the building.

Many houses at Healesville have been burned and the greatest anxiety prevails regarding the safety of the people there. Latest dispatches, however, say that the brush fires in the Queens-town district have been checked, at least temporarily, by a change in the wind.

LITTLE ADS

Write to Riker & King, Advertising Offices, 530 Broadway, New York City, or 29 East Madison Street, Chicago, for particulars about advertising in this magazine.

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AGENTS—Your opportunity has come. Sell Vest Pocket Calculating Machines. Make \$10 daily. Everybody a prospect. No competition. Write NOW. Wineholz Co., Box 7, Woodbine, Pa.

AGENTS—90c an hour to advertise and distribute samples to consumer. Write quick for territory and particulars. **American Products Co.**, 5921 American Bldg., Cincinnati, Ohio.

AGENTS. 14 HOSIERY STYLES. Guaranteed. Best commission, 28 colors. We deliver. Samples furnished. **S. Q. S.**, Lexington, Kentucky.

AGENTS: WRITE FOR FREE SAMPLES. Sell Madison 'Better-Made shirts for large manufacturer, direct to wearer. No capital, or experience required. Many earn \$100 weekly and bonus. **Madison Mfgs.**, 564 Broadway, New York.

HELP WANTED

QUALIFY for \$150-\$300 railroad jobs. Firemen, Brakemen, Baggage men, Sleeping Car or Train Porter. 238 Railway Bureau, East St. Louis, Ill.

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\$36 TO \$56 WEEKLY in your spare time doing special advertising work among the families of your city. No experience necessary. Write today for full particulars. **American Products Co.**, 5920 American Bldg., Cincinnati, Ohio.

DETECTIVES NEEDED EVERYWHERE. Work home or travel, experience unnecessary. Write George R. Wagner, former Govt. Detective, 1968 Broadway, N. Y.

PERSONAL

EXCHANGE LETTERS. Make new friends. Private introductions. Satisfaction guaranteed. Particulars free. Good Fellowship Club, Reading, Penna.

MARRY—Business girl, 27, worth \$73,000; widow, 48, \$36,000; girl, 19, \$40,000. Descriptions and photos free. Mrs. Warn, 8634 S. Figueroa Street, Los Angeles, Calif.

OLD MONEY WANTED

Do you know that Coin Collectors pay up to \$100.00 for certain U. S. Cents? And high premiums for all rare coins? We buy all kinds. Send 4c for Large Coin Folder. May mean much profit to you.

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GIRLIE, PRETTY—Very wealthy, but so lonesome. League, Box 39, Oxford, Fla.

LONELY HEARTS—I have a sweetheart for you. Exchange letters; make new friends. Efficient, confidential and dignified service. Members everywhere. Eva Moore, Box 908, Jacksonville, Florida.

PRETTY GIRLIE, wealthy but oh so lonesome. League, Box 39, Oxford, Fla.

CHARMING YOUNG WIDOW worth \$38,000 wishes early marriage. Club, B-1022, Wichita, Kansas.

MARRY—Sweethearts everywhere. Many wealthy pretty girls. Ladies, gents write. (Stamp) Doris Dawn, East Cleveland, Ohio.

CHARMING YOUNG WIDOW—Worth \$38,000 will marry. Write Eva, B-1022, Wichita, Kansas.

MARRIAGE PAPER—20th year. Big issue with descriptions, photos, names and addresses, 25 cents. No other fee. Sent sealed. Box 2265, R. Boston, Mass.

MARRY—Free photographs, directory and descriptions of wealthy members. Pay when married. **New Plan Co.**, Dept. 36, Kansas City, Mo.

PRETTY GIRLIE, wealthy, but oh so lonesome. League, Box 39, Oxford, Fla.

MARRY—**MARRIAGE DIRECTORY** with photos and descriptions free. Pay when married. **The Exchange**, Dept. 545, Kansas City, Mo.

MARRY—Write for big new directory with photos and descriptions. Free. **National Agency**, Dept. A. 4606. Station E., Kansas City, Mo.

GET A SWEETHEART—Exchange letters. Write me enclosing stamp. **Violet Ray Dennison**, Ohio.

MARRY—Lonely Hearts, join our club, we have a companion for you, many worth from \$5,000 to \$50,000. Descriptions, photos, introductions free. Send no money. **Standard Cor. Club**, Grayslake, Ill.

MISCELLANEOUS

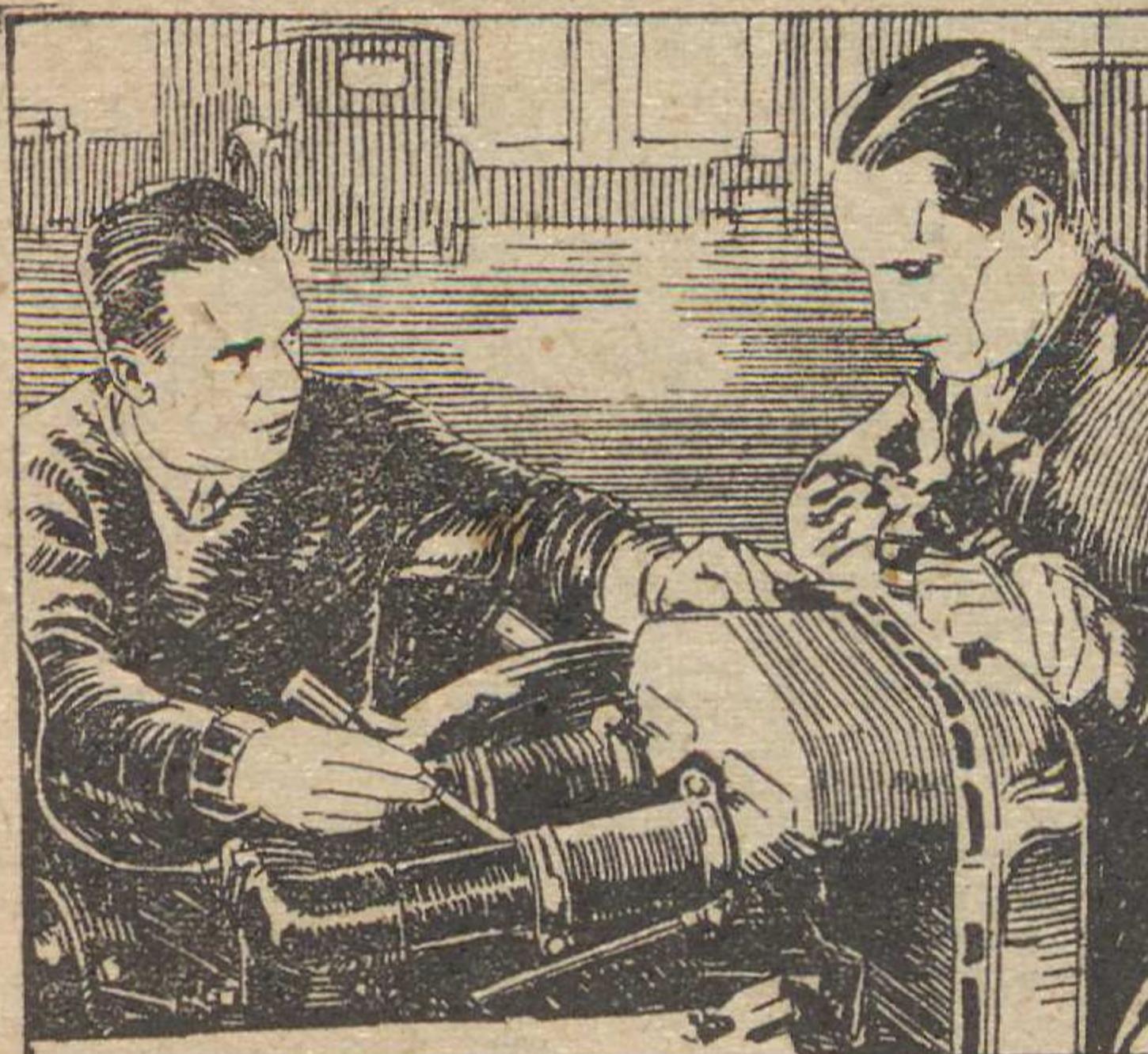
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844 Ohio Av., Sidney, Ohio.

THE DEAD SEA

The Dead Sea, a lake in Palestine which lies about 1,290 feet below the level of the Mediterranean Sea, is given its name because it is so salty that no fish can live in it; only the lowest forms of animal life survive there. The principal reason for its saltiness is that water carrying mineral salts is continually running into it. The intense heat evaporates the water, leaving the lake always at about the same level, and the salts remain behind. The lake lies so low that it has no outlet. Occupying the lowest part of the great chasm through which the Jordan flows, the Dead Sea is about five times as salty as the water of the ocean. If we try to swim in it we cannot possibly sink, but bob up and down like a cork. This extreme saltiness is due to rapid evaporation. Each of the numerous streams that flow into it brings a small amount of salt. The Dead Sea deserves its name, for fish put into its water die immediately. Such scanty vegetation as is found is covered with a white salt crust that makes it look as though it had been "smitten with leprosy." Yet, seen from a distance the water is blue and clear.



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